

OFFICE OF THRIFT SUPERVISION

Order No. 95-189

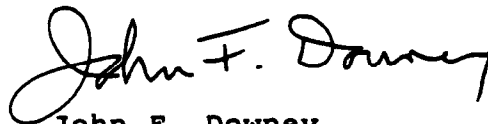
Date: November 14, 1995

Notice of Waiver of Title Insurance

Guaranty Federal Bank, FSB, Dallas, Texas ("Guaranty"), has filed with the Office of Thrift Supervision ("OTS"), a request to waive the regulatory requirements contained in 12 C.F.R. § 563.170(c)(1). Guaranty has requested permission to extend a secured \$50 million base revolving line of credit to a major loan customer, David Weekley Homes, Inc. ("Weekley") without obtaining title insurance policies in connection with the line of credit.

The OTS has considered the requirements set forth in 12 C.F.R. § 563.170(c)(1), and has determined that circumstances exist to support Guaranty's request to waive the regulatory requirement to obtain title insurance in connection with the Weekley line of credit. Accordingly, the OTS hereby approves the request.

By Order of the Director of the Office of Thrift Supervision, or his designee, effective **November 14, 1995**.



John F. Downey  
Executive Director, Supervision