

UNITED STATES OF AMERICA
Before the
OFFICE OF THRIFT SUPERVISION

In the Matter of	)	
	)	Order No.: WN-10-029
	)	
UNIVERSAL BANK	)	
	)	
West Covina, California	)	Effective Date: September 17, 2010
OTS Docket No. 05801	)	
	)	

ORDER TERMINATING ORDER TO CEASE AND DESIST
OTS Order No. WN-09-009, dated May 18, 2009

WHEREAS, on May 18, 2009, the Office of Thrift Supervision (OTS) issued an Order to Cease and Desist, with the accompanying Stipulation and Consent to Issuance of an Order to Cease and Desist, WN-09-009, against Universal Bank, West Covina, California, OTS Docket No. 05801 (Association); and

WHEREAS, the OTS is authorized by Section 8 of the Federal Deposit Insurance Act, 12 U.S.C. § 1818, to issue enforcement orders, including orders to cease and desist, and such orders remain effective and enforceable, except to the extent that such orders are modified or terminated by action of the OTS; and

WHEREAS, the OTS Regional Director for the Western Region (Regional Director), has authority to terminate the OTS Order WN-09-009; and

WHEREAS, the OTS, has issued OTS Order No. WN-10-027, effective as of this date, which replaces OTS Order No. WN-09-009; and

WHEREAS, the Regional Director has determined therefore that it is appropriate to terminate OTS Order No. WN-09-009.

NOW, THEREFORE, IT IS ORDERED that the Order, WN-09-009, is hereby terminated in its entirety as of the Effective Date on the first page of this Order.

IT IS SO ORDERED.

OFFICE OF THRIFT SUPERVISION

By: _____/s/
Philip A. Gerbick
Regional Director,
Western Region

Date: See Effective Date on page 1