

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

In the Matter of)

UmbrellaBank, fsb)
Chicago, IL)

OTS Docket No.: 08462)
_____)

Order No.: ATL-2006-24

Date: December 28, 2006

ORDER TERMINATING ORDER TO CEASE AND DESIST
OTS ORDER NO. ATL-2002-11, DATED AUGUST 16, 2002

WHEREAS, on August 16, 2002, the Office of Thrift Supervision (OTS) issued its Consent Order to Cease and Desist for Affirmative Relief, with the accompanying Stipulation and Consent to the Issuance of An Order to Cease and Desist for Affirmative Relief, ATL-2002-11 (Order), against UmbrellaBank, fsb OTS Docket No. 8462 (UmbrellaBank or Bank); and

WHEREAS, an OTS examination conducted subsequent to the issuance of the Order indicated the Bank's significant compliance with the terms of the Order; and

WHEREAS, the successor institution to UmbrellaBank, Flower Bank, fsb by and through its attorney on behalf of the Board of Directors has requested termination of the Order; and

WHEREAS, pursuant to Paragraph 24 of the Order, the Regional Director has authority to terminate the Order; and

WHEREAS, the Regional Director has determined that it is appropriate to terminate the Order.

NOW THEREFORE, IT IS ORDERED THAT the Order, ATL-2002-11, is hereby
terminated in its entirety.

OFFICE OF THRIFT SUPERVISION

By: 151
John E. Ryan
Regional Director
Southeast Region