

OTS DOCKET # 4474
94959

AMENDMENT TO SUPERVISORY AGREEMENT

This Amendment to the Supervisory Agreement ("Amendment") is made and is effective this 13th day of January ~~1991~~ 1992 ("Effective Date"), by and between Anchor Savings and Loan Association, Anchor, Wisconsin (OTS No. 4474) ("Anchor"), for itself and any subsidiary, and the Office of Thrift Supervision ("OTS").

WHEREAS, OTS and Anchor have executed and stipulated to a Supervisory Agreement effective August 26, 1991 ("Agreement"); and

WHEREAS, the OTS deems that the Agreement continues to be effective and enforceable; and

WHEREAS, the OTS and Anchor have mutually agreed to amend the Agreement hereto as follows:

Lending Restrictions

The following paragraph shall replace Paragraph No. 8.

The restrictions set forth in paragraph 7 shall not apply to (i) new commercial loans granted to existing borrowers or existing commercial loans which are renewed or restructured, provided all existing loans to such borrowers are current, any additional funding for any borrower above existing credit limits is consistent with Anchor's underwriting standards for secured loans and within Anchor's loans-to-one-borrower limits and does not exceed \$200,000 or (ii) loans or extensions of credit made by Anchor to facilitate the resolution of loans criticized in the Report of Examination or loans, which subsequent to the latest date thereof, are classified by Anchor. However, exception (ii) is subject to the prior written approval of the OTS Manager if the loan amount exceed \$500,000 or requires additional disbursement of funds.

IN WITNESS THEREOF, the OTS, acting through its Regional Director, and Anchor ; by its board of directors, have executed this Amendment on the date first above written.

THE OFFICE OF THRIFT SUPERVISION

Chicago, Illinois

By: 18/
Stuart M. Braman
Regional Director

Anchor Savings and Loan Association

By: *[Signature]* 151
Douglas J. Timmerman

By: *[Signature]* 151
Bruce A. Robertson

By: *[Signature]* 151
Paul A. Bowman

By: *[Signature]* 151
Robert C. Buehner

By: *[Signature]* 151
Thomas F. Duesler

By: *[Signature]* 151
Arlie M. Mucks, Jr.

By: *[Signature]* 151
Pat Richter