

violation by Respondent, the history of previous violations by Respondent, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that, by reason of the violations set forth in paragraphs 3 and 4 of the CONSENT AGREEMENT, a penalty of \$25,000 is hereby assessed against Michael Oran Ball. The Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that the Respondent is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated in Washington, D.C., this 3rd day of December, 2007.

Serena L. Owens
Associate Director
Division of Supervision and
Consumer Protection