FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

)	
In the Matter of)	
)	ORDER TO PAY CIVIL
SEATTLE SAVINGS BANK)	MONEY PENALTY
SEATTLE, WASHINGTON)	
)	FDIC-08-310K
(INSURED STATE NONMEMBER BANK))	
)	
)	

Seattle Savings Bank, Seattle, Washington ("Respondent") has been advised of the right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY, AND NOTICE OF HEARING ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations for which a civil money penalty may be assessed against Respondent pursuant to section 8(i)(2) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i)(2), section 305 of the Home Mortgage Disclosure Act ("HMDA"), 12 U.S.C. § 2804, and section 203.6 of Regulation C of the Board of Governors of the Federal Reserve System, 12 C.F.R. § 203.6, and has been further advised of the right to a hearing on the alleged charges under section 8(i) of the Act, 12 U.S.C. § 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY ("AGREEMENT") with a representative of the Legal Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying any violations, Respondent consented and agreed

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to pay a civil money penalty in the amount of \$8,500.00, related to its inaccurate submission of

the application and loan data for the calendar year 2006 required by HMDA.

The FDIC considered the matter and determined it had reason to believe that the

Respondent has engaged or participated in violations of law or regulation for which a civil

money penalty of Eight Thousand Five Hundred Dollars (\$8,500.00) is appropriate to be

assessed against the Respondent pursuant to section 8(i)(2) of the Act, 12 U.S.C. § 1818(i)(2).

The FDIC, therefore, accepted the AGREEMENT and issued the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that Respondent be, and hereby is, assessed a civil money

penalty of \$8,500.00 pursuant to section 8(i)(2) of the Act, 12 U.S.C. § 1818(i)(2), the receipt of

which is hereby acknowledged.

Pursuant to delegated authority.

Dated at San Francisco, California, this 5th day of December, 2008.

Stan Ivie

Regional Director

Division of Supervision and Consumer Protection

San Francisco Region

Federal Deposit Insurance Corporation