



Order No.: **1999-OR-04**
Date: **June 4, 1999**

CHAIRMAN OF THE BOARD OF DIRECTORS
FEDERAL HOUSING FINANCE BOARD

Transfer of Advances

Pursuant to authority granted to me by Resolution Number 93-92, dated November 17, 1993, by the Board of Directors of the Federal Housing Finance Board, I hereby authorize the Federal Home Loan Bank of Atlanta (Atlanta Bank) to sell to the Federal Home Loan Bank of Pittsburgh (Pittsburgh Bank), and the Pittsburgh Bank to purchase from the Atlanta Bank, \$75,000,000 of outstanding advances, as listed in Schedule I to this Order, that were made to American Trust Bank, N.A., Cumberland, Maryland, a former Atlanta Bank member, that was merged into (and its charter cancelled) Keystone Financial Bank, N.A., Harrisburg, Pennsylvania (Keystone), provided that: (1) the transfer of the advances occurs in the manner provided in the "Sale, Purchase and Consent Agreement" certification executed by the Atlanta Bank, the Pittsburgh Bank, and Keystone, a current Pittsburgh Bank member, dated May 7, 1999; (2) the advances remain fully secured after their transfer to the Pittsburgh Bank, as required by the Federal Home Loan Bank Act and Federal Housing Finance Board regulations; and (3) Keystone remains in full compliance with its Federal Home Loan Bank capital stock subscription requirements after the transfer of the advances to the Pittsburgh Bank.

/s/ Bruce A. Morrison

Bruce A. Morrison
Chairman

Schedule I

Advance #1*

Advance Date: 5/28/96

Advance Amount \$5,000,000 *Please note that Advance #1 matured prior to transfer

Advance Rate: 6.51%

Maturity Date: 5/28/99

Advance #2

Advance Date: 1/28/97

Advance Amount \$2,500,000

Advance Rate: 6.40%

Maturity Date: 12/31/99

Advance #3

Advance Date: 1/28/97

Advance Amount \$2,500,000

Advance Rate: 6.44%

Maturity Date: 3/31/00

Advance #4

Advance Date: 1/28/97

Advance Amount \$2,500,000

Advance Rate: 6.47%

Maturity Date: 6/30/00

Advance #5

Advance Date: 1/28/97

Advance Amount \$2,500,000

Advance Rate: 6.51%

Maturity Date: 9/29/00

Advance #6

Advance Date: 5/8/95

Advance Amount \$5,000,000

Advance Rate: 6.80%

Maturity Date: 5/8/01

Schedule I (continued)

Advance #7

Advance Date: 01/23/98
Advance Amount \$10,000,000
Advance Rate: 5.46%
Maturity Date: 1/23/08

Advance #8

Advance Date: 3/19/98
Advance Amount \$25,000,000
Advance Rate: 5.57%
Maturity Date: 3/19/08

Advance #9

Advance Date: 4/30/98
Advance Amount \$25,000,000
Advance Rate: 5.70%
Maturity Date: 4/30/08

Please refer to hard copy of FHLBank Advance Transfer request submission for associate detail.