

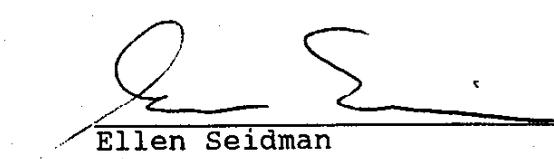
Order No. AP 97-19

Date: December 8, 1997

I have reviewed the Decision and Order of Director Nicolas P. Retsinas, Order No. 97-6, dated March 31, 1997, regarding the enforcement proceeding, In re Doolin Security Savings Bank, F.S.B., Case No. OTS AP-93-74, and the administrative record of the proceeding, reports of examination dated November 4, 1996, and October 27, 1997, and a cover staff memorandum dated December 8, 1997, have been provided to me.

Based on the administrative record, the two examination reports, and the cover staff memorandum before me and my independent review of the Decision and Order, I am confident that the analysis set forth in the Decision and Order is correct. For these reasons, and pursuant to my authority as Director of the Office of Thrift Supervision, including without limitation that granted by § 3 of the Home Owners' Loan Act and that delegated to me by the President of the United States and the Secretary of the Treasury, I hereby ratify, adopt, and confirm the Decision and Order of Director Nicolas P. Retsinas, identified as OTS Order No. 97-6 and dated March 31, 1997.

Further, upon my consideration of the material referenced above, and for the reasons stated in the Decision, which I have determined to be correct, I hereby order that Doolin Security Savings Bank, F.S.B., shall take the actions stated in paragraphs 1-30 of Order No. 97-6.


Ellen Seidman
Director

12/8/97
(Date)