

UNITED STATES OF AMERICA
before the
OFFICE OF THRIFT SUPERVISION

In the Matter of

First Trust Savings Bank, F.S.B.
Jacksonville, Florida

OTS Order No.: ATL-95-3

Dated: March 31, 1995

TERMINATION OF ORDER TO CEASE AND DESIST

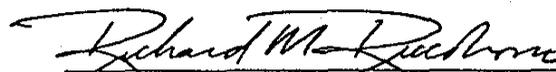
WHEREAS, First Trust Savings Bank, F.S.B., Jacksonville, Florida, OTS No. 8300 ("First Trust") through its directors, executed a Stipulation and Consent to Issuance of Order to Cease and Desist ("Stipulation"), which Stipulation was accepted by the Office of Thrift Supervision ("OTS") and, on March 15, 1991, the OTS issued its accompanying Order to Cease and Desist against First Trust ("Order") (Resolution No.: CIN 91-10);

WHEREAS, the Acting Regional Director for the Southeast Region of the OTS has, utilizing his examination and supervisory authority over First Trust, determined that First Trust has substantially complied with the terms of the Order since its issuance on March 15, 1991; and

WHEREAS, the impending sale of First Trust by its holding company to independent investors will result in new ownership and operational oversight of First Trust, involving none of the individuals who engaged in the activities that originally resulted in the issuance of the Order.

NOW THEREFORE, IT IS ORDERED that, to be effective simultaneously with the consummation of the sale of First Trust to independent investors, which sale is currently scheduled to take place on or about March 31, 1995, the Order is terminated in its entirety.

OFFICE OF THRIFT SUPERVISION


Richard M. Riccobono
Acting Regional Director