

{6-30-03 p.C-5751)}

[¶12,042] In the Matter of Robert G. Hershenhorn, and First Bank and Trust Company of Illinois, Palatine, Illinois, Docket No. 03-031k (4-29-03).

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$20,000.

**In the Matter of
ROBERT G. HERSHENHORN,
individually, and as an institution-affiliated party of
FIRST BANK AND TRUST COMPANY OF ILLINOIS
PALATINE, ILLINOIS
(Insured State Nonmember Bank)
ORDER TO PAY**

FDIC-03-031k

Robert G. Hershenhorn ("Respondent"), individually with a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY ("CONSENT AGREEMENT") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of regulation for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount specified below to the Treasury of the United States.

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of the Respondent, the gravity of the violations, the history of previous violations, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issued the following:

ORDER TO PAY

IT IS HEREBY ORDERED, that by reason of the violations as alleged in paragraph 3 of the CONSENT AGREEMENT, a civil money penalty in the amount of \$20,000.00 be, and hereby is, assessed against Respondent.

Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that 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 at Washington, D.C., this 29th day of April, 2003.