UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF NEW YORK

UNITED STATES OF AMERICA,

v.

Plaintiff,

Defendants.

ALBANK, FSB, and) ALBANK FINANCIAL CORPORATION,) Civil Action No. /97-CV-1206 (TJM/DHR) ami

U.S. DISTRICT COURT - N.D. OF N.Y. FILED

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Lawrence K. Baerman, Clerk - Binghamton

AT

ORDER

Upon consideration of the Motion to Terminate the Consent Decree, it is hereby ORDERED that the Motion to Terminate the Consent Decree is GRANTED.

IT IS SO ORDERED this 16 to day of Movember , 2002.

THOMAS J MCAVC COLL JUDGE U.S. DISTRICT