

From: <Saved by Windows Internet Explorer 7>
Subject: Electronic Code of Federal Regulations:
Date: Wed, 15 Oct 2008 13:07:08 -0400
MIME-Version: 1.0
Content-Type: multipart/related;
 type="text/html";
 boundary="-----_NextPart_000_0075_01C92EC6.EDD150D0"
X-MimeOLE: Produced By Microsoft MimeOLE V6.00.2900.3350

This is a multi-part message in MIME format.

-----_NextPart_000_0075_01C92EC6.EDD150D0
Content-Type: text/html;
 charset="iso-8859-1"
Content-Transfer-Encoding: quoted-printable
Content-Location: http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?
c=ecfr&sid=e720534384b3786f38e541824ba912d2&rgn=div8&view=text&node=12:5.0.1.1.3
3.3.42.4&idno=12

```
<!DOCTYPE HTML PUBLIC "-//W3C//DTD HTML 4.0 Transitional//EN">
<HTML><HEAD><TITLE>Electronic Code of Federal Regulations:</TITLE>
<META http-equiv=3DContent-Type content=3D"text/html; =
charset=3Diso-8859-1"><!-- InstanceBegin =
template=3D"/Templates/NEW_ecfr.dwt" codeOutsideHTMlIsLocked=3D"false" =
--><!-- #BeginEditable "doctitle" --><!-- #EndEditable -->
<META content=3D"text/html; charset=3Diso-8859-1" =
HTTP=3D'equiv=3D"Content-Type"'><LINK=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css" =
type=3Dtext/css=20
rel=3Dstylesheet><LINK media=3Dprint=20
href=3D"http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css" =
type=3Dtext/css=20
rel=3Dstylesheet><!-- InstanceBeginEditable name=3D"head" --><!-- =
InstanceEndEditable -->
<STYLE>.white {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; PADDING-BOTTOM: 0px; MARGIN: =
0px; COLOR: #ffffff; PADDING-TOP: 0px
}
</STYLE>

<SCRIPT>
<!-- Cloak code
function leapto(form)
{
var site=3Dform.dest.selectedIndex;

if (site>=3D1)

{ location=3Dform.dest.options[site].value; }

}
// Decloak -->
</SCRIPT>
<NOSCRIPT>
<META content=3D"MSHTML 6.00.6000.16705" name=3DGENERATOR></HEAD>
<BODY leftMargin=3D0 topMargin=3D0><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
e720534384b3786f38e541824ba912d2&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.33.3.42.4&idno=3D12#content"><IMG=20
alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></A><A=20
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
e720534384b3786f38e541824ba912d2&rgn=3Ddiv8&view=3Dtext&node=3D=
```

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12:5.0.1.1.33.3.42.4&idno=3D12#links"><IMG=20
alt=3D"Skip to side navigation." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
border=3D0></A> Quick Navigation:=20
<UL>
  <LI><A href=3D"http://www.gpoaccess.gov/topics/index.html" =
SELECTED>Resources by=20
  Topic</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/business.html">Business =
&=20
  Economy</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/education.html">Education</A>=20
  <LI><A =
href=3D"http://www.gpoaccess.gov/topics/environment.html">Environment</A>=
=20

  <LI><A href=3D"http://www.gpoaccess.gov/topics/food.html">Food & =
Drugs</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/grants.html">Grants =
&=20
  Awards</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/health.html">Health =
&=20
  Safety</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/military.html">Military =
&=20
  Security</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/science.html">Science =
&=20
  Technology</A>=20
  <LI><A href=3D"http://www.gpoaccess.gov/topics/programs.html">Social=20
  Programs</A>=20
  <LI><A=20
  =
href=3D"http://www.gpoaccess.gov/topics/transportation.html">Transportati=
on</A>=20
</LI></UL></NOSCRIPT><!-- Beginning of top navigation. Do not modify. =
-->
<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D"100%" border=3D0>
  <TBODY>
    <TR id=3Dtopnav><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
e720534384b3786f38e541824ba912d2&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.33.3.42.4&idno=3D12#content"><IMG=20
    alt=3D"Skip to content." =
src=3D"http://www.gpoaccess.gov/images/spacer.gif"=20
    border=3D0></A><A=20
    =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr&sid=3D=
e720534384b3786f38e541824ba912d2&rgn=3Ddiv8&view=3Dtext&node=3D=
12:5.0.1.1.33.3.42.4&idno=3D12#links"><IMG=20
    alt=3D"Skip to side navigation."=20
    src=3D"http://www.gpoaccess.gov/images/spacer.gif" =
border=3D0></A></TR>
    <TR>
      <TD id=3Dtopnav background=3Dhttp://www.gpoaccess.gov/images/bg.gif=20
      bgColor=3D#333399>
        <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
          <TBODY>
            <TR>
              <TD vAlign=3Dbottom bgColor=3D#ffffff rowSpan=3D2><A=20
              href=3D"http://www.gpoaccess.gov/"><IMG height=3D69=20

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        alt=3D"GPO Access Home Page."=20
        src=3D"http://www.gpoaccess.gov/images/nav_01.gif" =
width=3D132=20
        border=3D0></A></TD>
    <TD>
        <TABLE height=3D38 cellSpacing=3D0 cellPadding=3D2 =
width=3D568 border=3D0>
            <TBODY>
                <TR>
                    <FORM name=3DquickNav>
                        <TD vAlign=3Dbottom align=3Dleft bgColor=3D#ffffff =
colSpan=3D2=20
                            height=3D3><DIV align=3Dright><LABEL class=3Dwhite=20
                            for=3Dlabel_for_menu>Quick Navigation:</LABEL> <SELECT =

                            id=3Dlabel_for_menu=20
                            style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 145px; =
FONT-FAMILY: Arial, Helvetica, sans-serif"=20
                            size=3D1 name=3DquickNavBar> <OPTION=20
                            value=3Dhttp://www.gpoaccess.gov/topics/index.html=20
                            selected>Resources by Topic</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/business.html>Business=20
                            &amp; Economy</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/education.html>Education</OPTION>=
                            =20
                            <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/environment.html>Environment</OPT=
                            ION>=20
                            <OPTION =
                            value=3Dhttp://www.gpoaccess.gov/topics/food.html>Food=20
                            &amp; Drugs</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/grants.html>Grants=20
                            &amp; Awards</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/health.html>Health=20
                            &amp; Safety</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/military.html>Military=20
                            &amp; Security</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/science.html>Science=20
                            &amp; Technology</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/programs.html>Social=20
                            Programs</OPTION> <OPTION=20
                            =
                            value=3Dhttp://www.gpoaccess.gov/topics/transportation.html>Transportatio=
                            n</OPTION></SELECT>=20
                            <A title=3D"Jump to selected topic."=20
                            =
                            href=3D"javascript:location=3Ddocument.quickNav.quickNavBar.options[docum=
                            ent.quickNav.quickNavBar.selectedIndex].value"><IMG=20
                            alt=3D"Jump to selected topic." hspace=3D0=20
                            src=3D"http://www.gpoaccess.gov/images/go.gif" =
align=3DabsBottom=20
                            border=3D0 VALUE=3D""></A></DIV></TD></FORM><A =
name=3Dsearch></A>
                        <FORM name=3Dquery=20
                        action=3Dhttp://www.firstgov.gov/fgsearch/index.jsp>
                        <TD vAlign=3Dbottom align=3Dmiddle width=3D70 =

```

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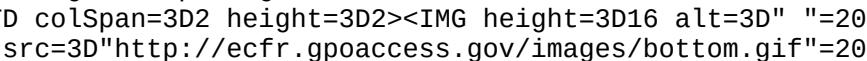
bgColor=3D#ffffff>
    <DIV class=3Dsearch align=3Dright><LABEL =
for=3Dxmw0>Site=20
    Search:</LABEL> <BR><A=20
    =
href=3D"http://www.gpoaccess.gov/advancedsearch.html"><SPAN=20
    class=3Dsearch>advanced</SPAN></A></DIV></TD>
    <TD vAlign=3Dbottom align=3Dleft width=3D151 =
bgColor=3D#ffffff>
        <DIV align=3Dright><INPUT id=3Dxmw0=20
        style=3D"FONT-SIZE: 9pt; MARGIN: 0px; WIDTH: 110px; =
FONT-FAMILY: Arial, Helvetica, sans-serif">20
        maxLength=3D50 align=3DabsMiddle name=3Dmw0> <INPUT=20
        onkeypress=3Ddocument.query.submit();=20
        onclick=3Ddocument.query.submit(); type=3Dimage=20
        alt=3D"Submit Search">20
        src=3D"http://www.gpoaccess.gov/images/go.gif" =
align=3DabsMiddle=20
        border=3D0> <INPUT type=3Dhidden value=3D0010 =
name=3Dadv> <INPUT=20
        type=3Dhidden value=3D10 name=3Dnr> <INPUT =
type=3Dhidden value=3Dwww=20
        name=3Ddb> <INPUT type=3Dhidden value=3D0 name=3Dfr> =
<INPUT=20
        type=3Dhidden value=3Dall name=3Dmt0> <INPUT =
type=3Dhidden=20
        value=3Dshould name=3Dms0> <INPUT type=3Dhidden =
value=3Ddetailed=20
        name=3Dde> <INPUT type=3Dhidden value=3Ddomain =
name=3Dpl> <INPUT=20
        type=3Dhidden value=3D"gpoaccess.gov, gpo.gov" =
name=3Ddomain>=20
        </DIV></TD></FORM></TR></TBODY></TABLE></TD></TR>
    <TR>
        <TD><IMG height=3D44 alt=3D"Navigation Bar">20
        src=3D"http://www.gpoaccess.gov/images/nav_03.gif" =
width=3D568=20
        useMap=3D#Map =
border=3D0></TD></TR></TBODY></TABLE></TD></TR></TBODY></TABLE><MAP=20
name=3DMap><AREA shape=3DPOLY alt=3DAbout. =
coords=3D588,3,661,3,644,24,571,23=20
href=3D"http://www.gpoaccess.gov/about/index.html"><AREA shape=3DPOLY =
alt=3DHelp.=20
coords=3D509,3,583,3,565,24,493,23=20
href=3D"http://www.gpoaccess.gov/help/index.html"><AREA=20
title=3D"A-Z Resource List." shape=3DRECT alt=3D"A-Z Resource List.">20
coords=3D1,29,151,54 =
href=3D"http://www.gpoaccess.gov/databases.html"><AREA=20
title=3D"Locate a Federal Depository Library." shape=3DRECT=20
alt=3D"Locate a Federal Depository Library." coords=3D155,30,415,54=20
href=3D"http://www.gpoaccess.gov/libraries.html"><AREA title=3D"Buy =
Publications.">20
shape=3DRECT alt=3D"Buy Publications." coords=3D419,28,555,54=20
href=3D"http://bookstore.gpo.gov/"><AREA title=3DLegislative. =
shape=3DRECT=20
alt=3DLegislative. coords=3D0,1,144,26=20
href=3D"http://www.gpoaccess.gov/legislative.html"><AREA =
title=3DExecutive.=20
shape=3DRECT alt=3DExecutive. coords=3D149,1,279,25=20
href=3D"http://www.gpoaccess.gov/executive.html"><AREA =
title=3DJudicial.=20
shape=3DRECT alt=3DJudicial. coords=3D284,1,388,26=20
href=3D"http://www.gpoaccess.gov/judicial.html"></MAP><!--End of top =
navigation. -->

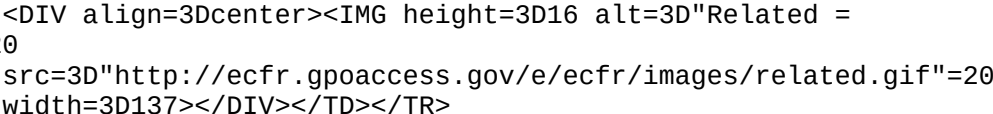
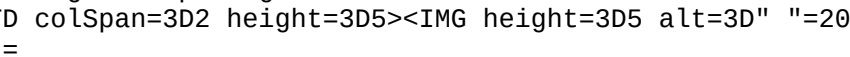
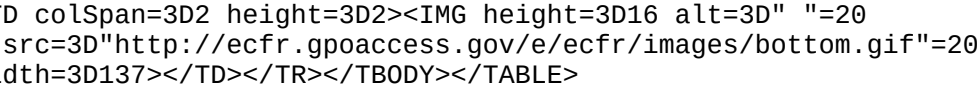
```

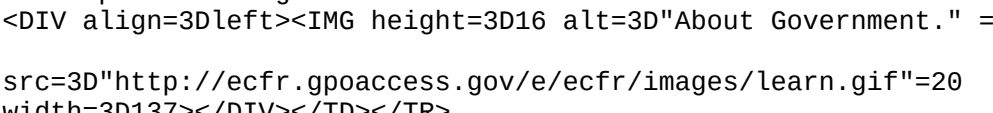
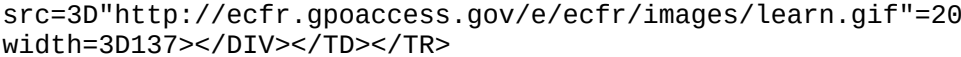
```

<TABLE cellSpacing=3D0 cellPadding=3D0 width=3D700 border=3D0>
  <TBODY>
    <TR>
      <TD id=3Dleftnav vAlign=3Dtop width=3D5 bgColor=3D#333399><IMG =
alt=3D" "=20
      src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif" =
width=3D5></TD>
      <TD id=3Dleftnav vAlign=3Dtop width=3D135 bgColor=3D#333399>
        <DIV align=3Dcenter><A name=3Dlinks></A><IMG height=3D122=20
alt=3D"National Archives and Records Administration logo."=20
src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/narablue.gif" =
width=3D120>=20
        </DIV><!-- #BeginLibraryItem "/library/leftnav.lbi" -->
        <TABLE cellSpacing=3D0 cellPadding=3D0 width=3D137 =
bgColor=3D#ffffff border=3D0>
          <TBODY>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D12>
                <DIV align=3Dcenter><IMG height=3D16 alt=3D"Database =
Features."=20
                =
src=3D"http://ecfr.gpoaccess.gov/images/applicationfeatures.gif"=20
width=3D137></DIV></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD colSpan=3D2 height=3D5><IMG height=3D5 alt=3D" "=20
              =
src=3D"http://ecfr.gpoaccess.gov/images/spacer.gif"></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside width=3D13 height=3D2>
                <DIV align=3Dcenter>=95</DIV></TD>
              <TD class=3Dside height=3D20><A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3De720534384b37=
86f38e541824ba912d2&amp;c=3Decfr&amp;tpl=3D%2Findex.tpl">Browse</A></TD><=
/TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside height=3D2>
                <DIV align=3Dcenter>=95</DIV></TD>
              <TD class=3Dside height=3D20><A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3De720534384b37=
86f38e541824ba912d2&amp;c=3Decfr&amp;page=3Dsimple">Simple=20
Search </A></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside height=3D19>
                <DIV align=3Dcenter>=95</DIV></TD>
              <TD class=3Dside height=3D19><FONT face=3D"Arial, Helvetica, =
sans-serif"=20
color=3D#000011>Advanced Search </FONT></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
              <TD class=3Dside height=3D2>
                <DIV align=3Dcenter></DIV></TD>
              <TD class=3Dside height=3D20>*<A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3De720534384b37=
86f38e541824ba912d2&amp;c=3Decfr&amp;page=3Dboolean">=20
Boolean</A></TD></TR>
            <TR align=3Dmiddle>
              <TD height=3D20>&nbsp;</TD>
              <TD class=3Dside align=3Dleft>*<A=20
              =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?sid=3De720534384b37=
86f38e541824ba912d2&amp;c=3Decfr&amp;page=3Dproximity">Proximity</A></TD>=
</TR>

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History	95	A=20
Search	95	A=20
Correctio	95	A=20
Latest	95	A=20
User	95	A=20
FAQs	95	A=20
Agency	95	A=20
e-CFR		

  95 Code of Federal Regulations 95 Federal Register 95 List of CFR Sections Affected 95 Regulations.gov 95 Unified Agenda 95 All NARA Publications 
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        <TD colSpan=3D3 height=3D5><IMG height=3D5 alt=3D" "=20
            src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/spacer.gif"=20
width=3D1></TD></TR>
        <TR vAlign=3Dtop align=3Dleft>
            <TD width=3D52 height=3D10>
                <DIV align=3Dleft><A href=3D"http://bensguide.gpo.gov/"><IMG =
height=3D52=20
                    alt=3D"Ben's Guide Logo." hspace=3D2=20
                    src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/ben2.gif" =
width=3D48=20
                    border=3D0></A></DIV></TD>
            <TD class=3Dside width=3D85 height=3D10>
                <DIV align=3Dleft><A =
href=3D"http://bensguide.gpo.gov/">Ben's=20
                    Guide<BR>to U.S.<BR>Government</A></DIV></TD></TR>
            <TR vAlign=3Dtop align=3Dleft>
                <TD colSpan=3D3 height=3D2><IMG height=3D16 alt=3D" "=20
                    src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/bottom.gif"=20
                    width=3D137></TD></TR></TBODY></TABLE><!-- #EndLibraryItem -->
            <DIV align=3Dcenter><A=20
            =
href=3D"http://frwebgate.access.gpo.gov/cgi-bin/leaving.cgi?from=3Dexit.h=
tml&to=3Dhttp://www.adobe.com/prodindex/acrobat/readstep.html&log=
=3Dlinklog"><IMG=20
                height=3D31 alt=3D"Get Adobe Reader"=20
                src=3D"http://www.gpoaccess.gov/images/getacro.gif" width=3D88 =
border=3D0></A>=20
            </DIV></TD>
            <TD id=3Dleftnav vAlign=3Dtop align=3Dleft width=3D5 =
bgColor=3D#333399><IMG alt=3D" "=20
                src=3D"http://www.gpoaccess.gov/images/spacer.gif" width=3D5></TD>
            <TD class=3Dtablespacing vAlign=3Dtop width=3D555>
                <P class=3Dnavigation><A =
href=3D"http://www.gpoaccess.gov/index.html">Home=20
                    Page</A> &gt; <A =
href=3D"http://www.gpoaccess.gov/executive.html">Executive=20
                    Branch</A> &gt; <A =
href=3D"http://www.gpoaccess.gov/cfr/index.html">Code of=20
                    Federal Regulations</A> &gt; <A=20
                    href=3D"http://www.gpoaccess.gov/ecfr/">Electronic Code of Federal =
                    Regulations</A> </P>
                <P align=3Dcenter><A name=3Dcontent></A><IMG height=3D120 =
alt=3D"blue pill"=20
                    src=3D"http://ecfr.gpoaccess.gov/e/ecfr/images/logo--bluepill.gif" =
                    width=3D498><BR><!--<H3 ALIGN=3D"center"><SPAN =
CLASS=3D"head">Electronic Code of Federal Regulations=20
                    (e-CFR)</SPAN> </H3>--><!--<H4 ALIGN=3D"center"><FONT =
COLOR=3D"#FF0000" FACE=3D"Arial, Helvetica, sans-serif">BETA TEST =
SITE</FONT></H4>--><FONT=20
                    face=3D"Arial, Helvetica, sans-serif" color=3D#ff0000 =
size=3D4><STRONG>e-CFR=20
                    Data is current as of October 10, 2008</STRONG></FONT> </P><!-- =
InstanceBeginEditable name=3D"body" --><!--XXXXXXXXXXXXXXXXXXXXPUT COPY =
HEREXXXXXXXXXXXXXXXXXXXXXXXXXXXX-->
                    <P align=3Dcenter><SPAN class=3Dupdatebodytest></SPAN></P>
                    <P><SPAN class=3Dupdatebodytest></P></SPAN>
                    <P><SPAN class=3Dupdatebodytest><BR><STRONG><SPAN =
class=3Dmainheader>Title 12:=20
                        Banks and Banking</SPAN></STRONG><BR><SPAN class=3Ddiv5head><A=20
                        =
href=3D"http://ecfr.gpoaccess.gov/cgi/t/text/text-idx?c=3Decfr;sid=3De720=
534384b3786f38e541824ba912d2;rgn=3Ddiv5;view=3Dtext;node=3D12%3A5.0.1.1.3=

```


[illegible]

States;=94</P>

<P>(B) State that the security is subordinated on liquidation, as =
to=20

principal, interest, and premium, to all claims against the =
savings=20
association that have the same priority as savings accounts or a =
higher=20
priority;</P>

<P>(C) State that the security is not secured by the savings =
association's=20
assets or the assets of any affiliate of the savings association, =
as=20
defined in 12 CFR 583.2;</P>

<P>(D) State that the security is not eligible collateral for a =
loan by=20
the savings association;</P>

<P>(E) State the prohibition on the payment of dividends or =
interest at 12=20
U.S.C. 1828(b) and, in the case of subordinated debt securities, =
state the=20
prohibition on the payment of principal and interest at 12 U.S.C.=20
1831o(h);</P>

<P>(F) For subordinated debt securities, state or refer to a =
document=20
stating the terms under which the savings association may prepay =
the=20
obligation; and</P>

<P>(G) State or refer to a document stating that the savings =
association=20
must obtain OTS approval before the voluntarily prepayment of =
principal on=20
subordinated debt securities, the acceleration of payment of =
principal on=20
subordinated debt securities, or the voluntarily redemption of =
mandatorily=20
redeemable preferred stock (other than scheduled redemptions), if =
the=20
savings association is undercapitalized, significantly =
undercapitalized,=20
or critically undercapitalized as described in =A7565.4(b) of this =
chapter,=20
fails to meet the regulatory capital requirements at 12 CFR part =
567, or=20
would fail to meet any of these standards following the =
payment.</P>

<P>(ii) A savings association must include such additional =
statements as=20
OTS may prescribe for certificates, purchase agreements, =
indentures, and=20
other related documents. OTS will prescribe the text of these =
additional=20
statements in its Application Processing Handbook.</P>

<P>(2) <I>Maturity requirements. </I>Covered securities must have =
an=20
original weighted average maturity or original weighted average =
period to=20
required redemption of at least five years.</P>

<P>(3) <I>Mandatory prepayment. </I>Subordinated debt securities =
and=20
related documents may not provide events of default or contain =
other=20
provisions that could result in a mandatory prepayment of =
principal, other=20
than events of default that:</P>

<P>(i) Arise from the savings association's failure to make timely =
 payment=20
 of interest or principal;</P>
 <P>(ii) Arise from its failure to comply with reasonable =
 financial,=20
 operating, and maintenance covenants of a type that are =
 customarily=20
 included in indentures for publicly offered debt securities; =
 or</P>
 <P>(iii) Relate to bankruptcy, insolvency, receivership, or =
 similar=20
 events.</P>
 <P>(4) <I>Indenture. </I>(i) Except as provided in paragraph =
 (c)(4)(ii) of=20
 this section, a savings association must use an indenture for =
 subordinated=20
 debt securities. If the aggregate amount of subordinated debt =
 securities=20
 publicly offered (excluding sales in a non-public offering as =
 defined in=20
 12 CFR 563g.4) and sold in any consecutive 12-month or 36-month =
 period=20
 exceeds \$5,000,000 or \$10,000,000 respectively (or such lesser =
 amount that=20
 the Securities and Exchange Commission shall establish by rule or=20
 regulation under 15 U.S.C. 77ddd), the indenture must provide for =
 the=20
 appointment of a trustee other than the savings association or an=20
 affiliate of the savings association (as defined at 12 CFR 583.2) =
 and for=20
 collective enforcement of the security holders' rights and =
 remedies.</P>
 <P>(ii) A savings association is not required to use an indenture =
 if the=20
 subordinated debt securities are sold only to accredited =
 investors, as=20
 that term is defined in 15 U.S.C. 77d(6). A savings association =
 must have=20
 an indenture that meets the requirements of paragraph (c)(4)(i) of =
 this=20
 section in place before any debt securities for which an exemption =
 from=20
 the indenture requirement is claimed, are transferred any =
 non-accredited=20
 investor. If a savings association relies on this exemption from =
 the=20
 indenture requirement, it must place a legend on the debt =
 securities=20
 indicating that an indenture must be in place before the debt =
 securities=20
 are transferred to any non-accredited investor.</P>
 <P>(d) <I>OTS review. </I>(1) OTS will review notices and =
 applications=20
 under 12 CFR part 516, subpart E.</P>
 <P>(2) In reviewing notices and applications under this section, =
 OTS will=20
 consider whether:</P>
 <P>(i) The issuance of the covered securities is authorized under=20
 applicable laws and regulations and is consistent with the savings =
 association's charter and bylaws.</P>
 <P>(ii) The savings association is at least adequately capitalized =
 under=20
 =A7565.4(b) of this chapter and meets the regulatory capital =

requirements at=20
part 567 of this chapter.</P>
<P>(iii) The savings association is or will be able to service the =
covered=20
securities.</P>
<P>(iv) The covered securities are consistent with the =
requirements of=20
this section.</P>
<P>(v) The covered securities and related transactions =
sufficiently=20
transfer risk from the Deposit Insurance Fund.</P>
<P>(vi) OTS has no objection to the issuance based on the savings=20
association's overall policies, condition, and operations.</P>
<P>(3) OTS approval or non-objection is conditioned upon no =
material=20
changes to the information disclosed in the application or notice=20
submitted to OTS. OTS may impose such additional requirements or=20
conditions as it may deem necessary to protect purchasers, the =
savings=20
association, OTS, or the Deposit Insurance Fund.</P>
<P>(e) <I>Amendments. </I>If a savings association amends the =
covered=20
securities or related documents following the completion of OTS =
review, it=20
must obtain OTS approval or non-objection under this section =
before it may=20
include the amended securities in supplementary capital.</P>
<P>(f) <I>Sale of covered securities. </I>The savings association =
must=20
complete the sale of covered securities within one year after OTS =
approval=20
or non-objection under this section. A savings association may =
request an=20
extension of the offering period by filing a written request with =
OTS. The=20
savings association must demonstrate good cause for the extension =
and file=20
the request at least 30 days before the expiration of the offering =
period=20
or any extension of the offering period.</P>
<P>(g) <I>Reports. </I>A savings association must file the =
following=20
information with OTS within 30 days after the savings association=20
completes the sale of covered securities includable as =
supplementary=20
capital. If the savings association filed its application or =
notice=20
following the completion of the sale, it must submit this =
information with=20
its application or notice:</P>
<P>(1) A written report indicating the number of purchasers, the =
total=20
dollar amount of securities sold, the net proceeds received by the =
savings=20
association from the issuance, and the amount of covered =
securities, net=20
of all expenses, to be included as supplementary capital;</P>
<P>(2) Three copies of an executed form of the securities and a =
copy of=20
any related documents governing the issuance or administration of =
the=20
securities; and</P>
<P>(3) A certification by the appropriate executive officer =
indicating=20

that the savings association complied with all applicable laws and =
regulations in connection with the offering, issuance, and sale of =
the=20 securities.</P>

<P>[72 FR 1927, Jan. 17, 2007, as amended at 72 FR 69438, Dec. 7, =20
2007]</P>

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hTw4g04wABgAgEw4A2qoBvxbBiFw3jfIA1/IBFEIAjjoBUcogEVb3qKsLh98ygv80ErtwKSE10Yd
0VGABVfIX/3d3/31hMxLbcS93ModYAIuYAM+YMr1A41YhUZIBgd+YAi0YAmEYAQuYAu+YAZ0YA3e
YA7u4AdGg2RAAxEe4VYohWMQB8/d1M+dRDz0VNZdXdJ9TrGU2PQBAB/YBFuQhzmCwz8ohmuwqB0u
yLn5Sxghgi403j40AGcomng5GltkYjADACqQBC/oA2CNBqTpgTt4gW4ommkw2SkuAk7ohDmChS7I
A06IAv98cM1g9FBE1U043s1FpV8f0IZAMIVW0AZtaIVWQAM+9uM8DoM+7mM00IYRDmEHBMExmRG
bmRHfmQMLhBJ3oh0eUNL9pRLrkpNzmR0xmRP3uRP7mRQHmVRLuVQPmVSRmVTTmVWpsqRfZyqUixm
YOGJVeFP/coX3lR0bU5dbuE00IQjiIJDGIVJ4ARMYAEKEIzgGFqXAIbGcAIrnl51GFRcQIpmBgBJ
6IJ0iAKvlQ5mno9s3mavdeY42IR06AQagFqXCiceeBtFjeMRHdFvdNcr8M0queueiUr2iwucQgGXS
Y8ToU2WBZuVVLuiBNmiCPmiFTmiGvHyHJjAmiCp5nwj/iq5oi75ojM5ojd5ojqbojXllfM5n8AGf
eSgGz11hdFiGLZhfRZd5ER0Tt2GZiAGNpAHdvDK5gzLteLor8Qbw1wGn6EDWziCTsgGbiiA0AMG
LuAEcWCBHvAAA0iBSeiEI7CFAjiBb0qfZHF0qIE6SRhqq56B00kCoa7qAkAWZPFF3ozfeJ7jd6zn
cMhnuZ5rus5nWB7ZT+lovd5rvu5rv95riL6ISv5rwi5swz7svgZpWnbnopJl8PnKHvi+yF6GYoDR
klbhYkChZK5sEvGSRtL5/Ts0VX0utZql85Uk2ZeJziCMkCCRmhtMsCEqxYcc/iDWOCEmmjtPUCC
I6CD/3Awyj8wh2KIA6rW7T0g6nAIBg9gbSTYgzKwBwtixUVd67U2QGHIAHTQZ3zebu3ubn8Gnugd
aMQeb/Iub75GEo2QZPvEb/Zub/d+b/i0b/meb/qub/uW78R5Q+gbWf5+5cwGH3SYxM0u6RCw7GJg
BlLorM3W7M6tbKMpaam0Sva1zaFkX6iccHa9TXcWw2SUY6WM43k+23cN6REh5GLACZK8QawgAi4
lJHFACaygP4G6Py+bxu/cRzPcR3fcfeuV86rwsPI74zub0QEH50u7BAGac3W7AJv6UKN8ApHRnad
8kR951+8chCHYyt31y1nymXpAfFGUQyIviiKpgyoAP82UoALuxfM08fLC07h9HE5n3PcUG8h1+v0
Vun/DvDKZi0Ih3JA70EKB8cP9fJ3XpalV0sqj99Dr65k+esyj74KqIB7gQAHUKoDSJxJpnN073Te
WJAgF3K6PGzgSZ8k74GRtoJTFFt3bnVXf5sqp/BuhBLzhtRIlyoL4IAFIABii6JJ9XRgD3bfQBDC
yG/FqXVKT/aANnb1BgAcE3Zoj3bPA/JOUUQhP3ZLz3aMnNaKtMoCERlpD3dx97yJkAtiXw5ux+QN
8ABtL2y69IdzrEpud2+5GHd7v/cZwbH3VsJ0T5x4h3e6NAD1H/h4J3iDj0iEh3dP7ndNZ29BwbF6
j3NffJ94ipcTBREU+yaQ4th4je/4+sb4ArmJeq94ki95kz95LE95LV95lm95l395mI95mZ95mq95
m795nM95nd95nu95n/95oA96oR96oi96oz96pE96pV96pm96p/+NgAAA0w==

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Content-Type: image/gif

Content-Transfer-Encoding: base64

Content-Location: <http://www.gpoaccess.gov/images/bg.gif>

R0lGODlhGgBSAJEAMwzMzMmf///wAAACH5BAAAAAALAAAAAAAFIAAAJXLI+py+0Po5y02ouz
3rz7D4biSJbmiabqyrbuC8cJQNf2jef6zvf+DwwKh8Si8YhMKpfMpvMJrcLIgar1is1qt9yu9ws0
i8fksvmMTqvX7Lb7DY/L5+UCADs=

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Content-Type: text/css;

charset="iso-8859-1"

Content-Transfer-Encoding: quoted-printable

Content-Location: <http://ecfr.gpoaccess.gov/e/ecfr/styles/styles.css>

```
.td {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.tr {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.h1 {
    FONT-WEIGHT: bold; FONT-SIZE: 16px; LINE-HEIGHT: 18pt; FONT-FAMILY: =
Arial, Helvetica, sans-serif; Arial:=20
}
.h2 {
    PADDING-RIGHT: 0px; PADDING-LEFT: 0px; FONT-WEIGHT: bold; FONT-SIZE: =
14px; MARGIN-BOTTOM: 0px; PADDING-BOTTOM: 0px; COLOR: #000000; =
```

```

LINE-HEIGHT: normal; PADDING-TOP: 0px; FONT-STYLE: normal; FONT-FAMILY: =
Arial, Helvetica, sans-serif
}
.h3 {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.caption {
    FONT-WEIGHT: bold; FONT-SIZE: 12px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.footer {
    BACKGROUND-POSITION: center 50%; FONT-SIZE: 10px; FONT-FAMILY: Arial, =
Helvetica, sans-serif; TEXT-ALIGN: center
}
.top {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: =
right
}
.tablespaceing {
    PADDING-RIGHT: 5px; PADDING-LEFT: 5px; PADDING-BOTTOM: 5px; =
PADDING-TOP: 10px
}
.fontsmall {
    FONT-SIZE: 11px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.navigation {
    FONT-SIZE: 10px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.invisiblelink {
    FONT-SIZE: 10px; COLOR: #ffffff; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-DECORATION: none
}
A.menubar:link {
    COLOR: blue
}
A.menubar:visited {
    COLOR: purple
}
A.menubar:hover {
    COLOR: #cc3333
}
A.menubar:active {
    COLOR: purple
}
.toplogo {
    FONT-WEIGHT: bold; FONT-SIZE: 14px; MARGIN-BOTTOM: 0px; LINE-HEIGHT: =
normal; FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.search {
    FONT-SIZE: 10px; CLIP: ; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.side {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.subparagraph {
    FONT-WEIGHT: normal; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TOP: -5px
}
.head {
    FONT-WEIGHT: bolder; FONT-SIZE: 18px; FONT-FAMILY: Arial, Helvetica, =
sans-serif
}
.recentupdateslink {

```



```

        FONT-WEIGHT: bolder; FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
    }
    .updatetitle {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; COLOR: #ff0000; TEXT-INDENT: 5pt; =
FONT-FAMILY: Arial, Helvetica, sans-serif; TEXT-ALIGN: left
    }
    .updatebodytest {
        BACKGROUND-POSITION: left 50%; FONT-WEIGHT: normal; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left; FONT-VARIANT: normal
    }
    .updatebold {
        BACKGROUND-POSITION: left 50%; FONT-WEIGHT: bold; FONT-SIZE: 12px; =
FONT-STYLE: normal; FONT-FAMILY: Arial, Helvetica, sans-serif; =
TEXT-ALIGN: left
    }
    .body {
        COLOR: #000000; FONT-FAMILY: Arial, sans-serif; BACKGROUND-COLOR: =
#ffffff
    }
    .a {
        TEXT-DECORATION: underline
    }
    .a:link {
        COLOR: blue; BACKGROUND-COLOR: #ffffff
    }
    .a:visited {
        COLOR: red; BACKGROUND-COLOR: #ffffff
    }
    .a:active {
        COLOR: #ff0000; BACKGROUND-COLOR: #ffffff
    }
    .p {
        FONT-WEIGHT: normal; WIDTH: 474px; BACKGROUND-REPEAT: no-repeat; =
FONT-FAMILY: Arial, sans-serif; TEXT-ALIGN: center
    }
    .title {
        FONT-WEIGHT: bold; FONT-SIZE: 20px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
    }
    .subtitle {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
    }
    .mainheader {
        FONT-WEIGHT: bold; FONT-SIZE: 130%
    }
    .chapter {
        FONT-WEIGHT: bold; FONT-SIZE: 16px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
    }
    .subchapter {
        FONT-WEIGHT: bold; FONT-SIZE: 14px; FONT-FAMILY: Arial, Helvetica, =
sans-serif; TEXT-ALIGN: left
    }
    .part {
        FONT-WEIGHT: bold; FONT-SIZE: 100%
    }
    .subpart {
        FONT-SIZE: 90%; COLOR: blue; BACKGROUND-COLOR: #ffffff
    }
    .nopart {
        COLOR: green; BACKGROUND-COLOR: #ffffff
    }

```

```
}
.reserved {
    COLOR: red; BACKGROUND-COLOR: #ffffff
}
.menu {
    FONT-SIZE: 12px; FONT-FAMILY: Arial, Helvetica, sans-serif
}
.hilite {
    FONT-WEIGHT: bold; COLOR: #cc0000
}

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Content-Type: text/css;
    charset="iso-8859-1"
Content-Transfer-Encoding: 7bit
Content-Location: http://ecfr.gpoaccess.gov/e/ecfr/styles/print.css

#topnav {
    DISPLAY: none
}
#leftnav {
    DISPLAY: none
}
.tablespaceing {
    PADDING-LEFT: 0px
}

-----=_NextPart_000_0075_01C92EC6.EDD150D0--
```