ANNOUNCEMENT BY
BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
(H.2, 1982 No. 25)

Actions of the Board; Applications and Reports

Received During the Week Ending June 19, 1982

APPLICABLE RESERVE BANK

STATEMENT OF THE BOARD

Statement by Chairman Paul A. Volcker before the Joint Economic Committee to discuss the conduct of monetary policy.

Statement by Vice Chairman Preston Martin before the Subcommittee on Domestic Monetary Policy of the House Banking Committee to discuss H.R. 6222, an amendment to the Federal Reserve Act that would exempt from reserve requirements the first $2 million of reservable liabilities at all depository institutions.

Appointment of Mr. Michael P. Dooley as Assistant Director, Division of International Finance; Mr. Dooley will have responsibility over the U.S. International Transactions and International Banking Sections.

Regulation Y, letter regarding request that the Board amend or repeal that portion of section 225.4(a)(13) of Regulation Y, permitting banking holding companies to issue travelers checks, subject to the application process set forth in section 225.4.

Temporary suspension of the Regulation Q penalty for the withdrawal of time deposits prior to maturity from member banks for depositors affected by severe storms and flooding in the Connecticut counties of Fairfield, New Haven, Middlesex, New London, Hartford, Windham, Tolland and Litchfield.

New York Broad National Bancorporation, Newark, New Jersey, extension of time to August 30, 1982, within which to consummate the acquisition of Broad National Bank, Newark, New Jersey. I/

I/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD-Continued

Kansas City Central Bancorporation, Inc., Denver, Colorado, extension of time to October 2, 1982, within which to consummate the acquisition of Central Bank of Highlands Ranch, N.A., Arapahoe County, Colorado. 1/

Kansas City Colorado National Bankshares, Inc., Denver, Colorado, extension of time to October 15, 1982, within which to consummate the acquisition of Colorado National Bank, Boulder, Colorado. 1/

Atlanta Dahlonega Bancorp, Inc., Dahlonega, Georgia, extension of time to September 22, 1982, within which to become a bank holding company through the acquisition of Bank of Dahlonega, Dahlonega, Georgia. 1/

Atlanta First Alabama Bancshares, Inc., Montgomery, Alabama, extension of time until October 5, 1982, within which to acquire First Farmers and Merchants National Bank of Troy, Troy, Alabama. 1/

Atlanta First National Bankshares, Inc., Houma, Louisiana, extension of time to September 3, 1982, within which to become a bank holding company through the acquisition of First National Bank of Houma, Houma, Louisiana. 1/

St. Louis FNB Bancorp, Inc., Glasgow, Kentucky, extension of time to September 9, 1982, within which to become a bank holding company through the acquisition of the New Farmers National Bank of Glasgow, Glasgow, Kentucky. 1/

Chicago Ireton Bancorp, Ireton, Iowa, extension of time to July 12, 1982, within which to become a bank holding company through the acquisition of 80 percent or more of the voting shares of Security Savings Bank, Ireton, Iowa. 1/

Boston Old Stone Corporation, Providence, Rhode Island, extension of time to July 25, 1982, within which to acquire the assets and assume the liabilities of Pacific-Southern Mortgage Trust, San Diego, California. 1/

San Francisco Security Pacific Corporation, Los Angeles, California, extension of time within which to acquire additional shares of Security Pacific Trust Limited, Reading, England. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
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<tr>
<th>City</th>
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<th>Action Description</th>
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<td>Kansas City</td>
<td>Southwest Bankshares, Inc., Rio Rancho, New Mexico</td>
<td>Extension of time to September 18, 1982, within which to consummate the acquisition of Bank of the Southwest, Rio Rancho, New Mexico. 1/</td>
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<tr>
<td>Atlanta</td>
<td>State National Corp., New Iberia, Louisiana</td>
<td>Extension of time to October 2, 1982, within which to become a bank holding company through the acquisition of the State National Bank, New Iberia, Louisiana. 1/</td>
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<tr>
<td>Kansas City</td>
<td>United Missouri Bancshares, Inc., Kansas City, Missouri</td>
<td>Extension of time to October 13, 1982, within which to consummate the acquisition of City Bancshares, Inc., Kansas City, Missouri. 1/</td>
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<tr>
<td>New York</td>
<td>Bradford Trust Company, New York, New York</td>
<td>To make an additional investment in bank premises. 1/</td>
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<tr>
<td>Chicago</td>
<td>Citizens Commercial &amp; Savings Bank, Flint, Michigan</td>
<td>To invest in bank premises. 1/</td>
</tr>
<tr>
<td>Kansas City</td>
<td>Jackson State Bank, Jackson, Wyoming</td>
<td>To invest in bank premises. 1/</td>
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<td>Philadelphia</td>
<td>Liberty State Bank, Mount Carmel, Pennsylvania</td>
<td>To make an additional investment in bank premises. 1/</td>
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<td>Philadelphia</td>
<td>Orrstown Bank, Orrstown, Pennsylvania</td>
<td>To make an additional investment in bank premises. 1/</td>
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<tr>
<td>Kansas City</td>
<td>United Bank of Brighton, Brighton, Colorado</td>
<td>To invest in bank premises. 1/</td>
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<tr>
<td>St. Louis</td>
<td>Bank of Edmonton, Edmonton, Kentucky</td>
<td>Proposed merger with Bank of Summer Shade, Summer Shade, Kentucky; report to the Comptroller of the Currency on competitive factors. 1/</td>
</tr>
<tr>
<td>San Francisco</td>
<td>BBH Merger Corp., Beverly Hills, California</td>
<td>Proposed merger with Bank of Beverly Hills, Beverly Hills, California, under title and charter of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/</td>
</tr>
<tr>
<td>Atlanta</td>
<td>ComBank/Fairvilla, Orlando, Florida</td>
<td>Proposed merger with ComBank/Union Park, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/</td>
</tr>
</tbody>
</table>

1/ Application processed on behalf of the Board of Governors under delegated authority.
Atlanta  Combank/Pine Castle, Florida, proposed merger with Combank/Winter Park, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Chicago  Continental Bank of Oakbrook Terrace, Oakbrook Terrace, Illinois, for approval to merge with Bank of Oakbrook Terrace, Illinois, under the charter and title of Bank of Oakbrook Terrace; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

San Francisco  First Bank and Trust of Idaho, Malad City, Idaho, proposed merger with New First Bank and Trust of Idaho, Malad City, Idaho, under the charter of the latter and with the title of the former; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Atlanta  First National Bank of Franklin County at Decherd, Decherd, Tennessee, proposed merger with First Phantom National Bank, Decherd, Tennessee; report to the Comptroller of the Currency on competitive factors. 1/

Dallas  Grand Prairie State Bank, Grand Prairie, Texas, proposed merger with New Grand Prairie State Bank, Grand Prairie, Texas; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

Atlanta  Guaranty Bank & Trust Company of Morgan City, Morgan City, Louisiana, proposed merger with New Guaranty Bank & Trust Company of Morgan City, Morgan City, Louisiana; report to the Federal Deposit Insurance Corporation on competitive factors. 1/


Dallas  New Citizens First National Bank of Tyler, Tyler, Texas, proposed merger with Citizens First National Bank of Tyler, Tyler, Texas; report to the Comptroller of the Currency on competitive factors. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.

Atlanta  Pan American Bank, N.A., Miami, Florida, proposed merger with Port of Miami Office of Peoples Downtown National Bank, Miami, Florida; report to the Comptroller of the Currency on competitive factors. 1/

Atlanta  Peoples American National Bank of North Miami, North Miami, Florida; proposed merger with First Avenue Branch Office of Peoples Downtown National Bank, Miami, Florida; report to the Comptroller of the Currency on competitive factors. 1/

New York  St. Lawrence National Bank, Canton, New York, proposal to purchase certain assets and assume certain liabilities of First National Bank of Waterloo, Waterloo, New York; report to the Comptroller of the Currency on competitive factors. 1/

Atlanta  Sun Banks of Florida, Inc., Tampa, Florida, proposed merger with Brandon State Bank, Brandon, Florida; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

San Francisco  Sunrise Bank, Citrus Heights, California, proposed merger with Sunrise Bancorp Merger Co., Citrus Heights, California, under the charter and title of Sunrise Bank; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

San Francisco  Tabco, Inc., Phoenix, Arizona, proposed merger with Arizona Bank, Phoenix, Arizona, under the charter and title of the latter; report to the Federal Deposit Insurance Corporation on competitive factors. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
To Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act

Approved

New York

Philadelphia
Liberty State Bank, Mount Carmel, Pennsylvania. To establish a branch office to be located at 31-49 West Third Street, Mount Carmel, Pennsylvania. I/

Richmond
The Bank of Waverly, Waverly, Virginia. To establish a branch on Bank Street near its intersection with Main Street, Waverly, Virginia. I/

Richmond
Bank of Virginia, Richmond, Virginia. To establish a CBCT at Ghent Village Shoppes, 1355-K DeBree Avenue, Norfolk, Virginia. I/

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To Become a Member of the Federal Reserve System Pursuant to Section 9 of the Federal Reserve Act

Approved

Cleveland
Bank One of Geauga County, Chardon, Ohio. I/

Dallas
Midland American Bank, Midland, Texas. I/

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To Merge Pursuant to Section 18(c) of the Federal Deposit Insurance Act

Approved

Cleveland
Bank One of Geauga County, Chardon, Ohio, to merge with The Chardon Savings Bank Company, Chardon, Ohio. I/

I/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD-Continued

Issued Intent Not to Disapprove Change of Control Pursuant to Change in Bank Control Act of 1978

Not Disapproved

Kansas City     Pawnee Bancshares, Inc., Pawnee, Oklahoma. 1/

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Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9) and 4(c)(13) of the Bank Holding Company Act of 1956, as amended

Approved

Cleveland     Pittsburgh International Bank, Pittsburgh, Pennsylvania: grants consent to purchase and hold, directly or indirectly, 75 percent of the voting shares of Pittsburgh International (Asia) Limited, Hong Kong.


Sixty Day Notification Period Allowed to Expire

New York     Chase Manhattan Overseas Banking Corporation, Newark, Delaware: no objection to enter into a binding commitment to make an additional investment in its wholly-owned subsidiary, Chase Manhattan Bank Luxembourg, S.A., Luxembourg.

* * * * *

To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

Approved

Cleveland     Bluegrass Bancshares, Inc., Lexington, Kentucky, for approval to acquire at least 51 percent and up to 100 percent of the voting shares of Bank of the Bluegrass and Trust Company, Lexington, Kentucky. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
Richmond  Bethesda Bancorporation, Bethesda, Maryland, for approval to acquire 100 percent of the voting shares of Bank of Bethesda, Bethesda, Maryland. 1/

Atlanta  C & T, Inc., McMinnville, Tennessee, for approval to acquire 100 percent of the voting shares of City Bank and Trust Company, McMinnville, Tennessee. 1/

Atlanta  First State Corporation, Waynesboro, Mississippi, for approval to acquire 100 percent of the voting shares of First State Bank, Waynesboro, Mississippi. 1/

Chicago  Early Bankshares, Inc., Early, Iowa, for approval to acquire at least 80 percent of the voting shares of Early Savings Bank, Early, Iowa. 1/

Chicago  First American Bank Group, Ltd., Fort Dodge, Iowa, for approval to acquire 100 percent of the voting shares of the successor by merger to The State Bank, Fort Dodge, Iowa. 1/


St. Louis  Gateway Capital Corporation, Hernando, Mississippi, for approval to acquire at least 99.3 percent of the voting shares of The Hernando Bank, Hernando, Mississippi. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
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ACTIONS OF THE BOARD—Continued

St. Louis  Larue Bancshares, Inc., Hodgenville, Kentucky, for approval to acquire at least 80 percent of the voting shares of The Peoples State Bank, Hodgenville, Kentucky. 1/

St. Louis  Pioneer Bancshares, Inc., Canmer, Kentucky, for approval to acquire at least 95.9 percent of the voting shares of Pioneer Bank (formerly Canmer Deposit Bank), Canmer, Kentucky. 1/

St. Louis  Shively Bancshares Corporation, Shively, Kentucky, for approval to acquire at least 80 percent of the voting shares of Bank of St. Helens, Shively, Kentucky. 1/

St. Louis  Summersville Bancshares, Inc., Summersville, Missouri, for approval to acquire 85 percent of the voting shares of Summersville State Bank, Summersville, Missouri. 1/

Minneapolis  First Lakefield BanCorporation, Inc., Lakefield, Minnesota, for approval to acquire 88.7 percent of the voting shares of First Trust Bank of Lakefield, Lakefield, Minnesota.

Minneapolis  First Mabel BanCorporation, Inc., Mabel, Minnesota, for approval to acquire 100 percent of the voting shares of The First National Bank of Mabel, Mabel, Minnesota.

Minneapolis  Gale Bank Holding Company, Inc., Galesville, Wisconsin, for approval to acquire 86 percent of the voting shares of Bank of Galesville, Galesville, Wisconsin. 1/

Kansas City  American Interstate Bancshares, Inc., Woodward, Oklahoma, for approval to acquire at least 80 percent of the voting shares of American National Bank, Woodward, Oklahoma. 1/

Dallas  Morehouse Bancshares, Inc., Bastrop, Louisiana, for approval to acquire at least 80 percent of the voting shares of Bank of Morehouse, Bastrop, Louisiana. 1/

Dallas  Security Holding Company, Fredericksburg, Texas, for approval to acquire at least 80 percent of the voting shares of Security Financial Corporation of Fredericksburg, Fredericksburg, Texas. 1/

1/ Application processed on behalf of the Board of Governors under delegated authority.
 ACTIONS OF THE BOARD-Continued

Dallas
USBancshares of Texas, Inc., Denton, Texas, for approval to acquire at least 80 percent of the voting shares of USBank, Denton, Texas. 1/

San Francisco
American Bancorp of Nevada, Las Vegas, Nevada, for approval to acquire 100 percent of the voting shares of American Bank of Commerce, Las Vegas, Nevada. 1/

San Francisco
1st Business Corporation, Los Angeles, California, for approval to acquire 100 percent of the voting shares of 1st Business Bank, Los Angeles, California. 1/

San Francisco
First NorthWest Bancorporation, Seattle, Washington, for approval to acquire 100 percent of the voting shares of NorthWest Bank, Seattle, Washington. 1/

San Francisco
TriCo Bancshares, Chico, California, for approval to acquire 100 percent of the voting shares of the successor by merger to Tri-Counties Bank, Chico, California. 1/

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To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

Withdrawn
Kansas City
Fremont Bancshares, Inc., Lincoln, Nebraska, for approval to acquire 100 percent of the Class B Nonvoting shares of Citizens State Banco, Lincoln, Nebraska. 1/

Approved
Cleveland
Banc One Corporation, Columbus, Ohio, for approval to acquire at least 66 2/3 percent of the voting shares of The Chardon Savings Bank Company, Chardon, Ohio. 1/

Cleveland
National City Corporation, Cleveland, Ohio, for approval to acquire 100 percent of the voting shares of Goodyear Bank, Akron, Ohio.

1/ Application processed on behalf of the Board of Governors under delegated authority.
ACTIONS OF THE BOARD—Continued

Richmond

Jefferson Bankshares, Inc., Charlottesville, Virginia, for approval to acquire 100 percent of the voting shares of the successor by merger to The First National Bank of Luray, Luray, Virginia. 1/

Atlanta

Ellis Banking Corporation, Bradenton, Florida, for approval to acquire 51 percent or more of the voting shares of Bank of Indian Rocks, Largo, Florida.

Kansas City

First Midwest Bancorp., Inc., St. Joseph, Missouri, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Bank of Tuscumbia, Tuscumbia, Missouri. 1/

Dallas

East-Tex Bancorp, Inc., Trinity, Texas, for approval to acquire at least 50.1 percent of the voting shares of Mont Belvieu State Bank, Mont Belvieu, Texas. 1/

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To Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

Withdrawn

New York

Barclays Bank PLC and Barclays Bank International Limited, both of London, England, requests permission to relocate an existing office engaging in the following activities (wholesale financing (floor planning)) from 1010 S.W. Military Drive, San Antonio, Texas to 5410 Walzem Road, San Antonio, Texas, through their subsidiary, BarclaysAmerican/Financial, Inc. (6/18/82) 3/

Approved

Chicago


1/ Application processed on behalf of the Board of Governors under delegated authority.

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
MINNEAPOLIS

Zappco Inc., St. Cloud, Minnesota, for approval to acquire 100 percent of the voting shares of Financomp Inc., St. Cloud, Minnesota, a company engaged in the activity of storing and processing banking, financial and related economic data. 1/

BOSTON

Fleet Financial Group, Inc., Providence, Rhode Island (formerly Industrial National Corporation) notification of intent to engage in de novo activities (the origination, sale and servicing of residential and commercial mortgage loans and loans secured by junior liens on residential real estate) at 175 Andover Street, Danvers, Massachusetts and 34 Williard Street, Quincy, Massachusetts, serving the Commonwealth of Massachusetts, through its subsidiary, Mortgage Associates, Inc. (6/17/82) 3/

NEW YORK

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities and service area of existing offices (making or acquiring of direct loans, secured or unsecured, such as would be made by a finance company; and acting as agent or broker for the sale of credit life insurance directly related to such lending activity; previously approved activities: arranging, making or acquiring for its own account or for the account of others, loans and other extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any person, acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit; purchasing installment sales finance contracts, acting as agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit; the service area for all aforementioned previously approved and proposed activities would be expanded to include the entire State of Pennsylvania) at Neshaminy Interplex, Route #1 and Old Lincoln Highway, Trevose, Pennsylvania, through its subsidiaries, Finance One Consumer Discount Company, Inc., and Finance One Mortgage of Pennsylvania, Inc. (6/18/82) 3/

1/ Application processed on behalf of the Board of Governors under delegated authority.

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
New York

Manufacturers Hanover Corporation, New York, New York, requests permission to expand the activities and service area of an existing office (making or acquiring of direct loans, secured or unsecured, such as would be made by a finance company, and acting as agent or broker for the sale of credit life insurance directly related to such lending activity; previously approved activities: purchasing installment sales finance contracts, and acting as agent or broker for the sale of single and joint credit life insurance and credit accident and health insurance which is directly related to such loans and extensions of credit; purchasing motor vehicle sales finance contracts, and acting as agent or broker for the sale of single and joint credit life insurance; arranging, making or acquiring for its own account or for the account of others, loans and other extensions of credit secured by a homeowner's equity interest in a home such as would be made by a consumer finance company, servicing such loans and other extensions of credit for any person, and acting as an agent or broker for the sale of single and joint credit life insurance which is directly related to such loans and extensions of credit; the service area for all aforementioned previously approved and proposed activities would be expanded to include the entire State of Louisiana) at 3636 Sherwood Forest Boulevard, Baton Rouge, Louisiana, through its subsidiary, Finance One of Louisiana, Inc. (6/18/82)

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
credit for any person, and acting as an agent or broker for the sale of single credit life insurance which is directly related to such loans and extensions of credit; the service area for all aforementioned previously approved and proposed activities would be expanded to include the entire State of Alabama) at Two East Office Building, Suite 106, 400 East Boulevard, Montgomery, Alabama, through its subsidiary, Finance One of Alabama, Inc. (6/18/82) 3/

New York Societe Generale, Paris, France, requests permission to establish a de novo office engaging in the following activities (making or acquiring, for its own account or for the account of others, commercial loans and other extensions of credit; and leasing personal or real property or acting as agent, broker or advisor in leasing such property) subject to all the qualifications specified in 12 C.F.R. 225.4(a) (6) and (a) and (b), where the leases serve as the functional equivalent of an extension of credit to the lessee of the property; the service area will be comprised of the following States: Texas, Louisiana, New Mexico, Oklahoma, Colorado and Wyoming) at First International Plaza Building, 1100 Louisiana Street, Houston, Texas, through its subsidiary, Sogelease Corporation (6/18/82) 3/

Philadelphia Heritage Bancorporation, Cherry Hill, New Jersey, notification of intent to engage in de novo activities (making or acquiring residential and commercial first or second mortgage loans or other extensions or commitments of credit such as would be made by a mortgage banking company, purchasing such loans from correspondent mortgage bankers and other financial institutions, servicing such loans for others and acting as sales agent for credit life insurance and credit accident and health insurance on mortgage loans originated or serviced by it) at 1309 W. 15th Street, Plano, Texas, serving Texas, through its subsidiary, Heritage Mortgage Finance Company (6/18/82) 3/

Richmond Dominion Bankshares Corporation, Roanoke, Virginia, notification of intent to engage in de novo activities (credit life insurance, credit accident and health insurance and credit disability insurance; mortgage redemption insurance and mortgage accident and health insurance; nonconvertible term life insurance; and physical damage insurance on motor vehicles, mobile homes, motor homes, boats, trailers and other kinds of personal property or attachments designed for use in connection

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
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ACTIONS OF THE BOARD-Continued

therewith) at offices of The First National Exchange Bank of Virginia located at Spring and Spruce Streets, Bluefield; Route 720 East, Bluefield; and Center Street, Pocahontas, Virginia; and offices of Dominion National Bank of Northern Virginia located at Route 7, Herndon Junctions, Sterling; 214 East Market Street, Leesburg; and Routes 7 and 287, Purcellville, Virginia, through its subsidiary, Dominion Bankshares Services, Inc. (6/19/82) 3/

Chicago The Marine Corporation, Milwaukee, Wisconsin, notification of intent to reorganize the trust service office from the Marine Trust National Bank, Janesville, Wisconsin to The Marine Trust Company, N.A., a wholly-owned subsidiary of The Marine Corporation and to continue to develop and administer new or existing fiduciary relationships (trust accounts) of all types (6/17/82) 3/


Dallas InterFirst Corporation, Dallas, Texas, notification of intent to engage in de novo activities (making or acquiring for its own account or for the account of others, loans and other extensions of credit to the extent permitted by Section 225.4(a)(1) of Regulation Y) at 1201 Elm Street and 1401 Elm Street, Dallas, Texas, serving the United States, through a subsidiary, InterFirst Funding Corporation (6/16/82) 3/

San Francisco Seafirst Corporation, Seattle, Washington, notification of intent to engage in de novo activities (making or acquiring loans and other extensions of credit including commercial loans secured by a borrower's inventory, accounts receivable, capital equipment or other assets; servicing loans; and leasing personal property) at 400 North Olive Street, Dallas, Texas, serving the State of Texas, through its subsidiary, Seafirst Commercial Corporation (6/18/82) 3/

San Francisco U.S. Bancorp, Portland, Oregon, notification of intent to relocate de novo activities (making, acquiring and servicing of loans and other extensions of credit either secured or unsecured for its own account or for the account of others, including the making of consumer instalment loans, purchasing consumer instalment

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
and real estate sales finance contracts and evidences of debt and making consumer home equity loans secured by real estate, making industrial loans, and acting as insurance agent with regard to credit life and disability insurance, solely in connection with extensions of credit by Bancorp Financial) from 12131 E. Iliff, Unit D, Aurora, Colorado to 1776 Lincoln Building, 8th Floor, Lincoln Street, Denver, Colorado, the geographic area to be served would be the Denver SMSA, through its subsidiary, U.S. Bancor Financial, Inc. d/b/a Citizens Finance Company (6/17/82) 3/ 

3/ 4(c)(8) notification processed by Reserve Bank on behalf of the Board of Governors under delegated authority.
APPLICATIONS RECEIVED

To Establish a Domestic Branch Pursuant to Section 9 of the Federal Reserve Act

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<td>New York</td>
<td>Chemical Bank, New York, New York. To establish a branch office on the first floor of the West Academic Cluster, North Courtyard, at Kingsborough Community College, on Oriental Boulevard, Manhattan Beach, Borough of Brooklyn, County of Kings, State of New York. 2/</td>
</tr>
<tr>
<td>San Francisco</td>
<td>First Interstate Bank of California, Los Angeles, California. To establish a branch office in the vicinity of the intersection of Soto Street and Brooklyn Avenue, City of Los Angeles, Los Angeles County, California. 2/</td>
</tr>
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</table>

To Become a Member of the Federal Reserve System Pursuant to Section 9 of the Federal Reserve Act

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<td>Chicago</td>
<td>Brownsburg Service Bank, Brownsburg, Indiana. 2/</td>
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<tr>
<td>Kansas City</td>
<td>The Aurora Bank, Aurora, Colorado. 2/</td>
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To Merge Pursuant to Section 18(c) of the Federal Deposit Insurance Act

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<tr>
<td>Chicago</td>
<td>Brownsburg Service Bank, Brownsburg, Indiana, to merge with Hendricks County Bank and Trust Company, Brownsburg, Indiana. 2/</td>
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2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED-Continued

Applications and Notifications for International Investments and Other Actions Pursuant to Sections 25 and 25(a) of the Federal Reserve Act and Sections 4(c)(9) and 4(c)(13) of the Bank Holding Company Act of 1956, as amended

New York

Marine Midland Bank, N.A., New York, New York: requests consent for Marine Midland Overseas Corporation, New York, New York, a wholly owned subsidiary of Bank's nonbanking Edge Act corporation, Marine Midland International Corporation, New York, New York, to enter into an agreement with the Board to become an Agreement corporation, upon the proposed liquidation of MMIC.

Richmond

NCNB Overseas Corporation, Charlotte, North Carolina: requests consent to invest in a joint venture in New South Wales, Australia and for the joint venture to invest in and own a merchant bank and a leasing company in Australia.

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To Form a Bank Holding Company Pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956

New York

Chemical First State Corporation, Wilmington, Delaware, for approval to acquire 100 percent of the voting shares of Chemical Bank (Delaware), Wilmington, Delaware, a proposed new bank. 2/

Atlanta

American Security Bancshares, Inc., Welsh, Louisiana, for approval to acquire at least 80 percent of the voting shares of The American Bank, Welsh, Louisiana. 2/

Atlanta

City Bancorp, Inc., New Iberia, Louisiana, for approval to acquire 100 percent of the voting shares of City Bank & Trust Company, New Iberia, Louisiana. 2/

Atlanta

First National Corporation of Jacksonville, Jacksonville, Alabama, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Jacksonville, Jacksonville, Alabama. 2/

Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED—Continued

Atlanta  Monroe Bancshares, Inc., Madisonville, Tennessee, for approval to acquire at least 80 percent of the voting shares of Bank of Madisonville, Madisonville, Tennessee. 2/

Chicago  CRETE BANCORPORATION, INC., Crete, Illinois, for approval to acquire at least 80 percent of the voting shares of United Bank of Crete-Steger, Crete, Illinois. 2/

Chicago  FIRSNABANCO, Inc., Viroqua, Wisconsin, for approval to acquire at least 94.4 percent of the voting shares of First National Bank of Viroqua, Viroqua, Wisconsin. 2/

Chicago  FIRST NATIONAL HOFFMAN BANCORP, INC., Hoffman Estates, Illinois, for approval to acquire at least 80 percent of the voting shares of First National Bank of Hoffman Estates, Hoffman Estates, Illinois. 2/

Chicago  Hoosier Bancshares, Inc., Bloomington, Indiana, for approval to acquire 86 percent of the voting shares of The Bloomington National Bank, Bloomington, Indiana. 2/

Chicago  MIDSTATE FINANCIAL CORP., Brownsburg, Indiana, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of the successor by merger to Hendricks County Bank and Trust Company, Brownsburg, Indiana. 2/

St. Louis  City Bancorp, Inc., Murphysboro, Illinois, for approval to acquire at least 87.435 percent of the voting shares of The City National Bank of Murphysboro, Murphysboro, Illinois. 2/

Minneapolis  East Central Holding Company, Cambridge, Minnesota, for approval to acquire 94.5 percent of the voting shares of First State Bank of Isanti, Isanti, Minnesota. 2/

Kansas City  Bridgeport Bancshares, Inc., Bridgeport, Nebraska, for approval to acquire 100 percent of the voting shares (less directors' qualifying shares) of The Bridgeport State Bank, Bridgeport, Nebraska. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED—Continued

Kansas City  Chillicothe Bancshares, Inc., Chillicothe, Missouri, for approval to acquire at least 80 percent of the voting shares of Community Bank, Chillicothe, Missouri. 2/

Kansas City  Coffeyville Bancshares, Inc., Wichita, Kansas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of Coffeyville, Coffeyville, Kansas. 2/

Kansas City  Monte Vista Bank Corp., Monte Vista, Colorado, for approval to acquire at least 94.67 percent of the voting shares of Bank of Monte Vista, Monte Vista, Colorado. 2/

Kansas City  Perry Bancshares, Inc., Perry, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Exchange Bank and Trust Company, Perry, Oklahoma. 2/

Kansas City  Western National Bancorporation, Inc., Tulsa, Oklahoma, for approval to acquire at least 80 percent of the voting shares of Western National Bank of Tulsa, Tulsa, Oklahoma. 2/

Dallas  Dallas Guaranty Bancshares, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Guaranty Bank, Dallas, Texas. 2/

Dallas  LaSalle Bancshares, Inc., Jena, Louisiana, for approval to acquire at least 80 percent of the voting shares of The LaSalle State Bank, Jena, Louisiana. 2/

Dallas  Lower Rio Grande Valley Bancshares, Inc., La Feria, Texas, for approval to acquire at least 80 percent of the voting shares of The First National Bank of La Feria, La Feria, Texas; The First National Bank of Mercedes, Mercedes, Texas; and Valley National Bank, Harlingen, Texas, a proposed new bank. 2/

Dallas  Red Bird Bancshares, Inc., Dallas, Texas, for approval to acquire at least 80 percent of the voting shares of Red Bird Bank of Dallas, Dallas, Texas. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED—Continued

Dallas
United American Bancshares, Inc., Palestine, Texas, for approval to acquire at least 98.94 percent of the voting shares of The First National Bank of Palestine, Palestine, Texas. 2/

San Francisco
Transworld Bancorp, Sherman Oaks, California, for approval to acquire 100 percent of the voting shares of Transworld Bank, Sherman Oaks, Los Angeles, California. 2/

* * * * *

To Expand a Bank Holding Company Pursuant to Section 3(a)(3) of the Bank Holding Company Act of 1956

New York
Chemical New York Corporation, New York, New York, for approval to acquire 100 percent of the voting shares of Chemical First State Corporation, Wilmington, Delaware and indirectly Chemical Bank (Delaware), Wilmington, Delaware, a proposed new bank. 2/

Cleveland
The Central Bancorporation, Inc., Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of The Union Commerce Bank, Cleveland; The Southern Ohio Bank, Cincinnati; Port Clinton National Bank, Port Clinton; and First National Bank of Nelsonville, Nelsonville, Ohio. 2/

Atlanta
Citizens and Southern Georgia Corporation, Atlanta, Georgia, for approval to acquire at least 51 percent of the voting shares of The Citizens and Southern Bank of Dalton, Dalton, Georgia. 2/

Atlanta
First Atlanta Corporation, Atlanta, Georgia, for approval to acquire at least 50.1 percent of the voting shares of First South Bankcorp, Columbus, Georgia and indirectly First National Bank of Columbus, Columbus, Georgia and Farmers and Merchants Bank, Pine Mountain, Georgia. 2/

Kansas City
Affiliated Bankshares of Colorado, Inc., Boulder, Colorado, for approval to acquire at least 80 percent of the voting shares of The Littleton National Bank, Littleton, Colorado. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED—Continued

Kansas City  C.C.B. Inc., Central Colorado Company and Central Bancorporation, Inc., all of Denver, Colorado, for approval to acquire 100 percent of the voting shares of General Bancorporation, Inc., Broomfield, Colorado. 2/

Kansas City  Guardian Banshares, Inc., Alliance, Nebraska, for approval to acquire at least 19.975 percent of the voting shares of Bridgeport Banshares, Inc., Bridgeport, Nebraska. 2/

Kansas City  Hemingford Banshares, Inc., Hemingford, Nebraska, for approval to acquire at least 19.975 percent of the voting shares of Bridgeport Banshares, Inc., Bridgeport, Nebraska. 2/

Kansas City  Hyannis Banshares, Inc., Hyannis, Nebraska, for approval to acquire at least 24.898 percent of the voting shares of Bridgeport Banshares, Inc., Bridgeport, Nebraska. 2/

Kansas City  Mullen Banshares, Inc., Mullen, Nebraska, for approval to acquire at least 24.898 percent of the voting shares of Bridgeport Bancshares, Inc., Bridgeport, Nebraska. 2/

Kansas City  Thedford Bancshares, Inc., Thedford, Nebraska, for approval to acquire at least 10.254 percent of the voting shares of Bridgeport Bancshares, Inc., Bridgeport, Nebraska. 2/

Kansas City  United Banks of Colorado, Inc., Denver, Colorado, for approval to acquire 100 percent of the voting shares of United Bank of Highlands Ranch, N.A., Littleton, Colorado, a proposed new bank. 2/

Dallas  National Bancshares Corporation of Texas, San Antonio, Texas, for approval to acquire 100 percent of the voting shares of Peoples Bank, Houston, Texas and substantially all of the assets of P/B Bancshares, Inc., Houston, Texas. 2/

Dallas  Northeast United Bancorp, Inc. of Texas, Fort Worth, Texas, for approval to acquire at least 25 percent of the voting shares of Northwest Bank, Roanoke, Texas, a proposed new bank. 2/

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED—Continued

Dallas  Texas Commerce Bancshares, Inc., Houston, Texas, for approval to acquire 100 percent of the voting shares of Texas Commerce Bank-Westlake Park N.A., Houston, Texas, a proposed new bank. 2/

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To Expand a Bank Holding Company Pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956

Cleveland  The Central Bancorporation, Inc., Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of The Union Commerce Corporation, Cleveland, Ohio. 2/

Chicago  First American Bank Corporation, Kalamazoo, Michigan, for approval to merge with Mid Michigan Bank Corporation, Gladwin, Michigan and indirectly acquire Mid Michigan Bank, Gladwin, Michigan. 2/

Dallas  InterFirst Corporation, Dallas, Texas, for approval to acquire 100 percent of the voting shares of Fannin Bancshares, Inc., Houston, Texas. 2/

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To Expand a Bank Holding Company Pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956

Boston  First National Boston Corporation, Boston, Massachusetts, notification of intent to engage in de novo activities (mortgage banking activities and the servicing of mortgage loans, furnishing economic or financial information on real estate matters and providing portfolio investment advice concerning real estate matters) at 700 North Pearl Street, Dallas, Texas, serving Arizona, Arkansas, California, Colorado, Kansas, Louisiana, Missouri, Nevada, New Mexico, Oklahoma, Texas and Utah, through its subsidiary, First of Boston Mortgage Corporation (6/17/82)

2/ Application subject to Community Reinvestment Act. The Community Affairs Officer of the applicable Reserve Bank may be contacted as to the length of the comment period.
APPLICATIONS RECEIVED—Continued

New York

The Bank of New York Company, Inc., New York, New York, requests permission to establish de novo offices engaging in the following activities (making loans secured by first and second mortgages on real estate consisting of one-to-four family residential properties to customers in Shasta and Los Angeles counties, California) at 999 Mission de Oro, Redding, California; 836 East Avenue "J", Suite B, Lancaster, California and 524 Second Street, Davis, California, through its subsidiary, Arcs Mortgage, Inc. (6/14/82)

New York

Chemical New York Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (in activities that may be carried on by an investment adviser, including offering portfolio investment advice to individuals, corporations, governmental entities and other institutions on both a discretionary and non-discretionary basis) at 1300 Dove Street, Newport Beach, California, through its subsidiary, Van Deventer & Hoch (6/16/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office engaging in the following activities (leasing personal or real property or acting as agent, broker, or adviser in leasing such property and servicing such leases, subject to all of the qualifications specified in 12 C.F.R. 225.4(A)(6) (A) and (B), where the leases serve as the functional equivalent of an extension of credit to the lessee of the property) at 2735 Villa Creek Drive, Suite 165, Two Metro Square, Dallas, Texas, serving the States of Texas and Southwestern Oklahoma, through its subsidiary, Citicorp Industrial Credit, Inc. (6/17/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities and service area of an existing office of Citicorp Person-to-Person Mortgage Corporation, at the same location, the new activities in which the office or Citicorp Person-to-Person Mortgage Corporation proposes to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area...
APPLICATIONS RECEIVED—Continued

for the aforementioned proposed activities shall be comprised of the entire States of Ohio, Indiana and Kentucky; the proposed expanded service area of the Citicorp Person-to-Person Mortgage Corporation office shall be the entire States of Ohio, Indiana and Kentucky for all of its previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning and working capital purposes; the purchasing and servicing for its own account of sales finance contracts; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; and the making of loans to individuals and businesses secured by second mortgage liens; the activities in which the proposed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans, the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire States of Ohio, Indiana and Kentucky for all the aforementioned activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Mortgage Corporation and Citicorp Homeowners, Inc.) at Executive Plaza I, 144 Merchant Street, Springdale, Ohio, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Mortgage Corporation (6/17/82)
APPLICATIONS RECEIVED—Continued

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities of an existing office of Citicorp Person-to-Person Financial Center, Inc. at the same location, the new activities in which the Citicorp Person-to-Person Financial Center, Inc. office proposes to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; and the sale of consumer oriented financial management courses; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Louisiana; the activities in which the proposed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire State of Louisiana for all the aforementioned activities; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc.) at 3636 S. Sherwood Forest Blvd., Baton Rouge, Louisiana, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (6/17/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities of an existing office of Citicorp Person-to-Person Financial Center of Florida, Inc. at the same location; the activities in which Citicorp Person-to-Person Financial Center of Florida, Inc. proposes to engage de novo are (the making, acquiring and servicing, for its own ac-
count and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned activities shall be comprised of the entire State of Florida; in activities in which the de novo office of Citicorp Homeowners, Inc. proposes to engage are: the making, or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; and the sale of consumer oriented financial management courses; the proposed service area for the de novo office shall be comprised of the entire State of Florida for all the aforementioned proposed activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center of Florida, Inc. and Citicorp Homeowners, Inc.) at 124 E. Colonial Drive, Orlando, Florida, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center of Florida, Inc. (6/17/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities of an existing office of Citicorp Person-to-Person Financial Center, Inc. at the same location; the new activities in which the Citicorp Person-to-Person Financial Center, Inc. office proposes to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Oklahoma; the activities in which the pro-
APPLICATIONS RECEIVED—Continued

posed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire State of Oklahoma for all the aforementioned activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc.) at 6733 South Yale Avenue, Tulsa, Oklahoma, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (6/17/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities and service area of an existing office of Citicorp Person-to-Person Financial Center at the same location; the new activities in which the Citicorp Person-to-Person Financial Center, Inc. office proposes to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Oklahoma; the proposed expanded service area of the Citicorp Person-to-Person Financial Center, Inc. office shall be the entire State of Oklahoma for a portion of its previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes;
the purchasing and servicing for its own account of sales finance contracts; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the activities in which the proposed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire State of Oklahoma for all the aforementioned activities; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc.) at 3525 NW 56th Street, Oklahoma City, Oklahoma, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (6/17/82

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities and service area of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. at the same location; the new activities in which the Citicorp Person-to-Person Financial Center, Inc. office proposes to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage
loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Indiana; the proposed expanded service area of the Citicorp Person-to-Person Financial Center, Inc. office shall be the entire State of Indiana for a portion of its previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the activities in which the proposed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire State of Indiana for all the aforementioned activities; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc.) at 9000 Keystone Crossing, Indianapolis, Indiana, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (6/17/82)
Person-to-Person Financial Center of Illinois, Inc. propose to engage de novo are (the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Illinois; the proposed expanded service area of the Citicorp Person-to-Person Financial Center, Inc. office shall be the entire State of Illinois for a portion of its previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the proposed expanded service area of the CPTP-Illinois office shall be the entire State of Illinois for a portion of its previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the extensions of loans to dealers for the financing of inventory (floor planning) and working capital purposes; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the activities in which the proposed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or
non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire State of Illinois for all the aforementioned activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc., Citicorp Person-to-Person Financial Center of Illinois, Inc. and Citicorp Homeowners, Inc.) at Woodfield Plaza, 999 Plaza Drive, Schaumburg, Illinois, through its subsidiaries, Citicorp Homeowners, Inc., Citicorp Person-to-Person Financial Center, Inc. and Citicorp Person-to-Person Financial Center of Illinois, Inc. (6/16/82)

New York

Citicorp, New York, New York, requests permission to establish three de novo offices of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities and service area of three existing offices of Citicorp Person to-Person Financial Center, Inc. at those same locations; the new activities in which the offices of Citicorp Person-to-Person Financial Center, Inc. propose to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of each of the Citicorp Person-to-Person offices for the aforementioned proposed activities shall be comprised of the entire State of Louisiana; the proposed expanded service areas of the Citicorp Person-to-Person offices shall be the entire State of Louisiana for a portion of their previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the extension of loans to dealers for the financing of inventory (floor planning) and working capital purposes; the purchasing and servicing for its own account of sales finance contracts; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the activities in which the proposed de novo offices of
APPLICATIONS RECEIVED—Continued

Citicorp Homeowners, Inc. will engage in: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of the de novo offices of Citicorp Homeowners, Inc. shall be comprised of the entire State of Louisiana for all the aforementioned activities; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc.) at 9029 Mansfield Road, Suite 103, Shreveport, Louisiana; 3621 Veterans Memorial Boulevard, Metairie, Louisiana; and Aurora Village, 4132 General DeGaulle Drive, New Orleans, Louisiana, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (6/16/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities of an existing office of Citicorp Person-to-Person Mortgage Corporation at the same location; the new activities in which the office of Citicorp Person-to-Person Mortgage Corporation proposes to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire States of Ohio and Indiana; the activities in which the proposed de novo office of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and
APPLICATIONS RECEIVED-Continued

accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire States of Ohio and Indiana for all the aforementioned activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Mortgage Corporation and Citicorp Homeowners, Inc.) at Rockside Square II, Suite 103, 6133 Rockside Road, Independence, Ohio, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Mortgage Corporation (6/16/82)

New York

Citicorp, New York, New York, requests permission to establish two de novo offices of its subsidiary, Citicorp Homeowners, Inc. and to expand the activities of two existing offices of Citicorp Person-to-Person Financial Center, Inc. at those same locations; the new activities in which the offices of Citicorp Person-to-Person Financial Center, Inc. propose to engage de novo are (the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of each of the Citicorp Person-to-Person offices for the aforementioned proposed activities shall be comprised of the entire State of Virginia; the activities in which the proposed de novo offices of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented
financial management courses; the servicing, for any
person, of loans and other extensions of credit; the
making, acquiring and servicing, for its own account
and for the account of others, of extensions of credit
to individuals secured by liens on residential or
non-residential real estate; and the sale of mortgage
life and mortgage disability insurance directly re-
lated to extensions of mortgage loans; the proposed
service areas of the de novo offices of Citicorp Home-
owners, Inc. shall be comprised of the entire State of
Virginia for all the aforementioned activities; credit
related life, accident and health insurance may be
written by Family Guardian Life Insurance Company, an
affiliate of Citicorp Person-to-Person Financial
Center, Inc. and Citicorp Homeowners, Inc.) at 503
Libbie Avenue, Richmond, Virginia and 5718 E. Virginia
Beach Boulevard, Norfolk, Virginia, through its sub-
sidiaries, Citicorp Homeowners, Inc. and Citicorp
Person-to-Person Financial Center, Inc. (6/16/82)

New York

Citicorp, New York, New York, requests permission to estab-
lish a de novo office of its subsidiary, Citicorp Home-
owners, Inc. and to expand the activities and service
area of an existing office of its subsidiary, Citicorp
Person-to-Person Financial Center, Inc. at the same
location; the new activities in which the Citicorp Person-
to-Person Financial Center, Inc. office proposes to
engage de novo are (the making, acquiring and servicing,
for its own account and for the account of others, of
extensions of credit to individuals secured by liens on
residential or non-residential real estate; and the sale
of mortgage life and mortgage disability insurance directly
related to extensions of mortgage loans; the proposed ser-
vice area for the aforementioned proposed activities shall
be comprised of the entire States of Kansas and Missouri;
the proposed expanded service area of the Citicorp Person-
to-Person Financial Center, Inc. office shall be the entire
States of Kansas and Missouri for a portion of its previously
approved activities, specifically, the making or acquiring
of loans and other extensions of credit, secured or unsecured,
for consumer and other purposes; the sale of credit related
life and accident and health or decreasing or level (in the
case of single payment loans) term life insurance by
licensed agents or brokers, as required; the sale of con-
sumer oriented financial management courses; and the ser-
vicing, for any person, of loans and other extensions of
credit; the activities in which the proposed de novo office
of Citicorp Homeowners, Inc. will engage are: the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of Citicorp Homeowners, Inc. shall be comprised of the entire States of Kansas and Missouri for all the aforementioned activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc.) at 300 Pennsylvania National Building, 4370 W. 109 Street, Overland Park, Kansas, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (6/16/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI") and to expand the activities of two existing offices of its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. ("CPFC") and Citicorp Person-to-Person Mortgage Corporation ("CPMC") at the same location; the proposed activities in which the de novo office of CHI will engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real
APPLICATIONS RECEIVED-Continued

estate; and the sale of mortgage life and mortgage dis-
ability insurance directly related to extensions of
mortgage loans; the proposed service area of CHI shall
be comprised of the entire State of Ohio for all the
aforementioned activities; credit related life, acci-
dent, and health insurance may be written by Family
Guardian Life Insurance Company, an affiliate of
CHI, CPFC and CPMC) at 2003 Morse Road, Columbus, Ohio,
through its subsidiaries, Citicorp Homeowners, Inc.,
Citicorp Person-to-Person Financial Center, Inc. and
Citicorp Person-to-Person Mortgage Corporation
(6/16/82)

New York

Citicorp, New York, New York, requests permission to
establish a de novo office of its subsidiary, Citicorp
Person-to-Person Financial Center, Inc. ("CPFC") and
to expand the activities of an existing office of
Citicorp Homeowners, Inc. ("CHI") at the same loca-
tion; the activities to be engaged in by CPFC and CHI
will include (the making or acquiring of loans and
other extensions of credit, secured or unsecured,
for consumer and other purposes; the making, acquiring,
and servicing for its own account and for the account
of others, of extensions of credit secured by liens
on residential or non-residential real estate; the
sale of credit related life and accident and health
or deceasing or level (in the case of single payment
loans) term life insurance by licensed agents or
brokers, as required; the sale of consumer oriented
financial management courses; and the servicing, for any
person, of loans and other extensions of credit; the
proposed service area of CPFC and CHI shall be comprised
of the entire State of Texas for all the aforementioned
activities; credit related life, accident and health
insurance may be written by Family Guardian Life Insur-
ance Company, an affiliate of CPFC and CHI at 6620
Harwin Drive, Houston, Texas, through its subsidiaries,
Citicorp Person-to-Person Financial Center, Inc. and
Citicorp Homeowners, Inc. (6/15/82)

New York

Citicorp, New York, New York, requests permission to estab-
lish a de novo office of its subsidiary, Citicorp Person-
to-Person Financial Center, Inc. ("CPFC") and to expand
the activities of an existing office of its subsidiary,
Citicorp Homeowners, Inc. ("CHI") at the same location;
the activities to be engaged in by CPFC and CHI will
include (the making or acquiring of loans and other ex-
APPLICATIONS RECEIVED—Continued

tensions of credit, secured or unsecured, for consumer and other purposes; the making, acquiring and servicing for its own account and for the account of others, of extensions of credit secured by liens on residential or non-residential real estate; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the proposed service area of CPFC and CHI shall be comprised of the entire State of Texas and for all the aforementioned activities; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at 5360 Fredericksberg Road, Suite 100, San Antonio, Texas, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (6/15/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI") and to expand the activities and service area of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center of Florida, Inc. ("CPFC") at the same location; the proposed activities in which the de novo office of CHI will engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the making, acquiring and servicing for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential and non-residential real estate; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the proposed service area of the de novo office of CHI shall be comprised of the entire State of Florida for all the aforementioned proposed activities; the proposed activities in which CPFC will engage are: the making, acquiring, and servicing, for
its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the de novo activities shall be comprised of the entire State of Florida; the proposed expanded service area of CPFC shall be comprised of the entire State of Florida for a portion of its previously approved activities, specifically, the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; credit related life, accident, and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at Center Point Office Building, 4000 N. State Road 7, Fort Lauderdale, Florida, through its subsidiaries, Citicorp Homeowners, Inc. and Citicorp Person-to-Person Financial Center, Inc. (6/15/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI") and to expand the activities of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center of Florida, Inc. ("CPFC") at the same location; the activities to be engaged in by CHI and CPFC will include (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the making, acquiring, and servicing for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; the proposed service area of CPFC and CHI shall be comprised of the entire States of Florida and Georgia for all the aforementioned activities; CPFC will also continue to engage in the previously approved activities of the sale of credit related prop-
APPLICATIONS RECEIVED—Continued

Property and casualty insurance protecting real and personal property subject to a security agreement with CPFC and to the extent permissible under applicable State insurance laws and regulations in its previously approved service area of Georgia; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at Barnett Regency Tower, 9550 Regency Square Blvd., Suite 301, Jacksonville, Florida, through its subsidiaries, Citicorp Person-to-Person Financial Center of Florida, Inc. and Citicorp Homeowners, Inc. (6/15/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI") and to expand the activities and service area of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center of Florida ("CPFC") at the same location; the proposed activities in which CHI will engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of the de novo office of CHI shall be comprised of the entire State of Florida for all the aforementioned activities; the proposed activities in which CPFC will engage are: the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Florida; the proposed expanded service area of CPFC shall be comprised of the entire State of Florida for a portion
of its previously approved activities, specifically, the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at Dale Mabry Executive Center, 3725 Grace Street West, Suite 100, Tampa, Florida, through its subsidiaries, Citicorp Person-to-Person Financial Center of Florida, Inc. and Citicorp Homeowners, Inc. (6/15/82)

New York

Citicorp, New York, New York, requests permission to establish a de novo office of its subsidiary, Citicorp Homeowners, Inc. ("CHI") and to expand the activities and service area of an existing office of its subsidiary, Citicorp Person-to-Person Financial Center, Inc. ("CPFC") at the same location; the proposed activities in which the de novo office of CHI will engage are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented management courses; the servicing, for any person, of loans and other extensions of credit; the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area of the de novo office of CHI shall be comprised of the entire State of Georgia for all the aforementioned proposed activities; the proposed activities in which CPFC will engage are: the making, acquiring, and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the proposed service area for the aforementioned proposed activities shall be comprised of the entire State of Georgia; the proposed expanded service area of CPFC shall be comprised of the
entire State of Georgia for a portion of its previously approved activities, specifically, the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at Southlake II Shopping Center, 1336 Morrow Ind. Blvd., Morrow, Georgia, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (6/15/82)

New York

Citicorp, New York, New York, requests permission to expand the activities of two existing offices of its subsidiaries, Citicorp Homeowners, Inc. ("CHI") and Citicorp Person-to-Person Financial Center, Inc. ("CPFC") at the same location; the new activities in which the office of CHI will engage de novo are (the making or acquiring of loans and other extensions of credit, secured or unsecured, for consumer and other purposes; the making, acquiring and servicing for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; the sale of credit related life and accident and health or decreasing or level (in the case of single payment loans) term life insurance by licensed agents or brokers, as required; the sale of mortgage life and mortgage disability insurance directly related to extensions of mortgage loans; the sale of consumer oriented financial management courses; and the servicing, for any person, of loans and other extensions of credit, the proposed service area of CHI shall be comprised of the entire State of Texas for all the aforementioned activities; the new activities in which the office of CPFC will engage de novo are: the making, acquiring and servicing, for its own account and for the account of others, of extensions of credit to individuals secured by liens on residential or non-residential real estate; and the sale of mortgage life and mortgage insurance directly related to
extensions of mortgage loans; the proposed service area for the aforementioned activities shall be comprised of the entire State of Texas; credit related life, accident and health insurance may be written by Family Guardian Life Insurance Company, an affiliate of CPFC and CHI) at 5501 LBJ Freeway, Dallas, Texas, through its subsidiaries, Citicorp Person-to-Person Financial Center, Inc. and Citicorp Homeowners, Inc. (6/15/82)

New York Manufacturers Hanover Corporation, New York, New York, requests permission to establish a de novo office engaging in the following activities (making or acquiring loans and other extensions of credit, secured or unsecured, such as would be made or acquired by a finance company under Massachusetts law; servicing such loans and other extensions of credit; and acting as agent or broker for the sale of credit life insurance directly related to such extensions of credit; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales finance contracts, making loans and other extensions of credit secured by real and personal property, including real estate equity loans, and offering credit related single life insurance and decreasing or level (in the case of single payment loans) life insurance directly related to extensions of credit made or acquired by Finance One Mortgage of Massachusetts, Inc., by licensed agents or brokers, to the extent permissible under applicable State insurance laws and regulations; this office will serve the entire State of Massachusetts) at 15 New England Executive Park, Burlington, Massachusetts, through its subsidiary, Finance One Mortgage of Massachusetts, Inc. (6/14/82)

Cleveland The Central Bancorporation, Inc., Cincinnati, Ohio, for approval to acquire 100 percent of the voting shares of The Union Commerce Leasing Company & The Union Capital Management Company, Cleveland, Ohio.

Atlanta Citizens and Southern Georgia Corporation, Atlanta, Georgia, for approval to acquire certain assets of Lloyd of Louisiana Finance Company, Inc., Harvey, Louisiana.

Atlanta First National Corporation of Jacksonville, Jacksonville, Florida, for approval to engage in credit insurance activities.
APPLICATIONS RECEIVED—Continued

Minneapolis
East Central Holding Company, Cambridge, Minnesota, for approval to acquire 100 percent of Isanti Agency, Inc., Isanti, Minnesota.

Kansas City
Commerce Bancshares, Inc., Kansas City, Missouri, notification of intent to engage in de novo activities (commercial, consumer and mortgage financing activities by making and acquiring secured and unsecured loans and other extensions of credit such as would be made by a commercial finance, consumer finance or mortgage company) at 720 Main Street, Kansas City, Missouri, serving primarily Missouri, Kansas, Oklahoma, Iowa, Illinois and Nebraska (6/17/82)

Kansas City
Morrow & Keeling, Inc., Chanute, Kansas, notification of intent to engage in de novo activities (the sale of credit life, accident and health insurance in connection with extensions of credit by The Bank of Commerce, Chanute, Kansas) these activities would be conducted in the main banking facilities of The Bank of Commerce, 101 West Main, Chanute, Kansas and would serve the surrounding rural area (6/17/82)

Kansas City
Royal Dominion Ltd., Denver, Colorado, notification of intent to engage in de novo activities (in activities limited to provision of bookkeeping, accounting and data processing services, business record keeping, storage and retrieval services and related financial and administrative services to affiliated banks and bank subsidiaries) at 3251 Syracuse Street, Denver, Colorado, serving subsidiary banks and affiliated banks located within the Denver, Colorado metropolitan area (6/14/82)

San Francisco
BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for its own account loans and other extensions of credit such as would be made or acquired by a finance company; servicing loans and other extensions of credit; and offering credit related life insurance, credit related accident and health insurance and credit related property insurance; such activities will include, but not be limited to, making consumer installment loans, making loans and other extensions of credit to small businesses, making loans and other extensions of credit secured by real property and offering credit related life, credit related accident and health and
APPLICATIONS RECEIVED—Continued

and credit related property insurance directly related to extensions of credit made or acquired by FinanceAmerica Mortgage Services Inc.) at 2312 High Point Road, Greensboro, North Carolina, serving the entire State of North Carolina, through its subsidiary, FinanceAmerica Mortgage Services, Inc. (a New Hampshire Corporation) (6/17/82)

San Francisco

BankAmerica Corporation, San Francisco, California, notification of intent to engage in de novo activities (making or acquiring for their own account loans and other extensions of credit such as would be made or acquired by a finance company, servicing loans and other extensions of credit, and offering credit related life insurance, credit related accident and health insurance and credit related property insurance in the State of Mississippi and Louisiana; such activities will include, but not be limited to, making consumer installment loans, purchasing installment sales contracts, making loans and other extensions of credit to small businesses, making loans and other extensions of credit secured by real and personal property and offering credit related life, credit accident and health, and credit related property insurance directly related to extensions of credit made or acquired by both FinanceAmerica Industrial Plan Inc. and FinanceAmerica Corporation) at 502 Franklin Street, Natchez, Mississippi, serving the entire States of Mississippi and Louisiana, through its subsidiaries, FinanceAmerica Industrial Plan Inc. and FinanceAmerica Corporation (both Mississippi Corporations) (6/16/82)

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REPORTS RECEIVED

None.

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PETITIONS FOR RULEMAKING

None.