

It is therefore ordered that the Regulatory Settlement Agreement dated June 21, 2000 , Exhibit "A" hereto, is hereby approved, adopted and fully incorporated herein by reference. AGLA shall immediately initiate compliance with all terms and conditions of the Regulatory Settlement Agreement as incorporated herein, including payment of the allocated sanction in the amount of \$900. All terms and conditions of the Regulatory Settlement Agreement are hereby ordered.

Dated July 20, 2000.

/s/ Mary C. Neidig
Mary C. Neidig
Director
Department of Consumer and Business Services