

Advisory Opinion Memorandum -- Change in Bank Control

To: (Next Reviewer or Deciding Official)

From: (Initial Reviewer)

Date:

Re: Request from (agency) for Advisory Opinion on a Proposed Change in Bank Control

National Bank Involved: Yes__ No__ Control No. _____

Bank Name: _____ Charter No. _____

Location: _____

Acquiring Parties: (name of each purchaser)

Summarize the proposed acquisition [acquiring party(ies), amount of purchase (dollars, shares, and percentage), any unusual terms, potential effect on associated national banks].

Summarize major factors that support your recommendation (information from EV, SMS, EARS, FinCEN, ratings and condition of national banks associated with the acquiring party, and whether the condition of the national bank can be attributed to the acquiring party). Discuss any adverse information on any of the proposed acquirers and comments of other OCC divisions.

If comments should be made to the requesting agency or disapproval is recommended, draft an advisory opinion letter and detail the reasons for the recommendation.

Attachments:

1. Agency's request letter
2. Draft advisory opinion letter (required when comments are made or disapproval is recommended)