IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF THE DISTRICT OF COLUMBIA

UNITED STATES OF AMERICA.

Plaintiff,

v.

FIRST CITY FINANCIAL CORPORATION LTD.: ROXBORO INVESTMENTS (1976) LTD.:,

Defendants.

Civil Action No. 89-0095

FILED

APR 1 2 1988

CLERK, U.S. DISTRICT COURT DISTRICT OF COLUMBIA

FINAL JUDGMENT

Plaintiff, the United States of America, having commenced this action by filing its complaint herein for a violation of Section 7A of the Clayton Act, commonly known as the Hart-Scott-Rodino Antitrust Improvements Act of 1976, and plaintiff and defendants, by their respective attorneys, having consented to the entry of this Final Judgment without trial or adjudication of any issue of fact or law herein and without this Final Judgment constituting any evidence against or an admission by any party with respect to any such issue:

NOW, THEREFORE, before the taking of any testimony and without trial or adjudication of any issue of fact or law herein and upon the consent of the parties hereto, it is hereby,

ORDERED, ADJUDGED, AND DECREED as follows:

This Court has jurisdiction of the subject matter herein and of each of the parties consenting hereto. The Complaint states a claim upon which relief may be granted against the defendants, under Section 7A of the Clayton Act, 15 U.S.C. § 18a.

II.

Judgment is hereby entered in favor of plaintiff, United States of America, and against defendants, and defendants shall pay to the United States, pursuant to Section 7A(g)(1) of the Clayton Act, 15 U.S.C. § 18a(g)(1), a civil penalty in the amount of Four Hundred Thousand Dollars (\$400,000). Payment shall be made by wire transfer of the funds to the United States Treasury through the Treasury Financial Communications System. The defendants shall pay the full amount of the civil penalty within ten (10) days of entry of this Final Judgment. The defendants shall be jointly and severally liable for payment of the civil penalty. In the event of a default in payment, interest at the rate of 18 percent per annum shall accrue thereon from the date of default to the date of payment.

III.

Entry of this Final Judgment is in the public interest.

Dated: 11 April 88

United States District Judge