UNITED STATES OF AMERICA Before The OFFICE OF THRIFT SUPERVISION DEPARTMENT OF THE TREASURY

In the Matter of:))
GATEWAY BANK, F.S.B.)) No.: AP-2011-01
San Francisco, California OTS Docket No. 08857	Effective Date: December 30, 2010

NOTICE OF APPEARANCE BY GOVERNMENT ATTORNEY

Pursuant to 12 C.F.R. § 509.6(a)(3), the undersigned hereby provides this Notice of Appearance by Government Attorney and declares as follows:

- 1. As a member in good standing of the bar of the highest court of the State of Maryland, I, Jeffrey G. Kinstler, am qualified to represent the Office of Thrift Supervision (OTS) in this adjudicatory proceeding pursuant to 12 C.F.R. § 509.6(a)(1).
- 2. I am a Senior Attorney with OTS's Office of Chief Counsel, Enforcement Division, and I am authorized to represent the OTS in this adjudiçatory proceeding.

Date: January 4, 2011

Jeffrey G. Kinstler, Senior Attorney, Enforcement

Division

OFFICE OF THRIFT SUPERVISION

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Appearance has been sent this 4th day of January, 2011 by mailing an electronic "PDF" copy thereof to the following persons:

Office of Financial Institution Adjudication Attn: Honorable C. Richard Miserendino Administrative Law Judge 3501 North Fairfax Drive, Suite D8116 Arlington, VA 22226 ofia@fdic.gov

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Date: January 4, 2011

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