

Number: 147

The attached final n OTS' Rules of Practi judicatory Proceedir, in August 1991.

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in the May 6, 1996, edi-/ol. 61, No. 88,

The changes are designed to clarify certain provisions and increase the efficiency and fairness of administrative hearings.

Substantially identical changes are also being adopted separately by the other bank regulatory agencies.

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Attachment