

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

DECLERED
MAY 19 1998

SELMA S. BUYCKS-ROBERSON; CALVIN R.)
ROBERSON; and RENEE BROOKS, on behalf)
of themselves and others similarly situated,)

Plaintiffs,)

vs.)

CITIBANK FEDERAL SAVINGS BANK,)

Defendant.)

No. 94 C 4094
Judge Castillo

Magistrate Judge Lefkow

FINAL JUDGMENT AND ORDER OF DISMISSAL

The parties having come before the Court for a fairness hearing on the proposed Settlement Agreement (the "Settlement") of this Action on April 20, 1998, pursuant to notice, at which all persons having any objection to the Settlement described in the Notice having been given an opportunity to present such objections to the Court, and pursuant to this Court's Order dated January 15, 1998 (the "Preliminary Approval Order") to consider and determine the matters set forth in said Preliminary Approval Order, and due and adequate notice (the "Notice") having been mailed to all members of the Settlement Class, which consists of all persons:

- (i) who are African-American; and (ii) who applied for a first mortgage home purchase or refinance loan with Citibank on property located in Cook, DuPage, Lake or McHenry County, Illinois; and (iii) whose request for such a loan was turned down by Citibank at any time during the period from July 6, 1992 to December 31, 1995;

and the Court having heard and considered the matter, including all papers filed in connection therewith, and the oral presentations of counsel at said hearing, including any objectors, and good cause appearing therefor;

IT IS HEREBY ORDERED THAT:

1. The Settlement of this Action on the terms and conditions set forth in the Settlement Agreement dated January 9, 1998 is fair, reasonable, adequate and in the best interests of the Settlement Class, and therefore is approved pursuant to Federal Rule of Civil Procedure 23(e). The parties are hereby directed to consummate the terms and provisions of the Settlement Agreement.

2. The Court finds that notice of these proceedings has been given in accordance with the requirements set forth in Federal Rules of Civil Procedure 23(c) and (e), with due process and federal law.

3. This Action is hereby dismissed on the merits with prejudice.

4. The named Plaintiffs in this Action, Selma Buycks-Roberson, Calvin Roberson and Renee Brooks, and all Class Members who did not opt out of the Class hereby have released Citibank and the Released Parties from all Released Claims as defined in the Settlement Agreement and are hereby permanently barred, restrained and enjoined from commencing or prosecuting against Citibank, or the Released Parties, any of the Released Claims.

5. There has been no finding of a pattern or practice of discrimination at Citibank.

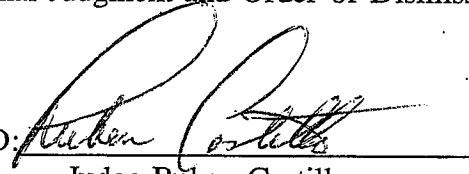
6. The Court hereby awards attorneys' fees and expenses in the amount of \$950,000.00 to Class Counsel, to be paid by Citibank in accordance with the terms of the Settlement Agreement.

7. No costs shall be taxed against any party.

8. Consummation of the Settlement shall proceed as described in the Settlement Agreement and the Court reserves exclusive continuing jurisdiction to enforce all terms and conditions of the Settlement Agreement, and to enter any further orders as may be necessary to effectuate the Settlement and the provisions of this Final Judgment and Order of Dismissal.

Dated: May 12, 1998

ENTERED:

A handwritten signature in black ink, appearing to read "Ruben Castillo", written over a horizontal line.

Judge Ruben Castillo