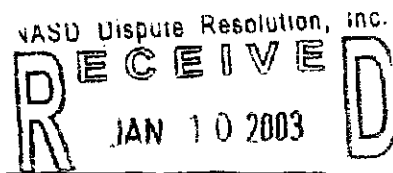


Stipulated Award
NASD



In the Matter of the Arbitration Between:

William M. Fox, (Claimant) v. ABN AMRO, Inc., Brian Foster, and Peter Wendell,
(Respondents)

Case Number: 00-00029

Hearing Site: Chicago, Illinois

REPRESENTATION OF PARTIES

Claimant William M. Fox ("Fox"): Ware Adams, Esq. located in Chicago, Illinois.

Respondent ABN AMRO, Inc. ("ABN AMRO, Inc."), Brian Foster ("Foster"), and Peter Wendell ("Wendell") hereinafter collectively referred to as "Respondents": Douglas M. Hagerman, Esq., Foley & Lardner, Chicago, Illinois.

CASE INFORMATION

Statement of Claim filed on or about: January 05, 2000

Claimant Fox signed the Uniform Submission Agreement: December 31, 1999

Statement of Answer filed by Respondent ABN AMRO, Inc. on or about: March 02, 2000

Respondent ABN AMRO, Inc. signed the Uniform Submission Agreement: February 29, 2000

Respondents' Motion to Dismiss and Motion for Leave to File Counterclaim filed on or about: December 18, 2000

CASE SUMMARY

Claimant William M. Fox asserted the following causes of action: Unauthorized Trade and Wire Transfer; Breach of Contract; Breach of Fiduciary Duty; Violation of NYSE Rule 405; Violation of American Stock Exchange Rule 411; Violation of NASD rule 408(a); Violation of Section 20(f) of the Securities and Exchange Act of 1934; Violation of Section 20(a) of the Securities and Exchange Act of 1934

The causes of action relate to the PFF Bancorp, Inc. stock.

Unless specifically admitted in its Answer, Respondents ABN AMRO, Inc., Brian Foster, and Peter Wendell denied the allegations made in the Statement of Claim and asserted the following defenses:

RELIEF REQUESTED

Claimant William M. Fox requested:

Compensatory Damages	\$20,000.00
Punitive Damages	\$60,000.00
Other Costs	not specified
Other Monetary/Non-Monetary Relief if any:	Dismissal and Expungement of CRD records

Respondents ABN AMRO, Inc., Brian Foster, and Peter Wendell requested:

Other Monetary/Non-Monetary Relief if any:	Dismissal and Expungement of CRD records
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AWARD

After considering the pleadings and the Joint Motion to Dismiss Statement of Claim, and Joint Motion for the Expungement of Respondents Foster and Wendell's CRD Records, the Panelist has decided in full and final resolution of the issues submitted for determination as follows:

1. The Joint Motion to Dismiss Statement of Claim is granted.
2. The panel recommends the expungement of all reference to the above captioned arbitration from Respondent Brian Foster's registration records maintained by the NASD Central Registration Depository ("CRD"), with the understanding that pursuant to NASD Notice to Members 99-09, Respondent Brian Foster must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive.
3. The panel recommends the expungement of all reference to the above captioned arbitration from Respondent Peter Wendell's registration records maintained by the NASD Central Registration Depository ("CRD"), with the understanding that pursuant to NASD Notice to Members 99-09, Respondent Peter Wendell must obtain confirmation from a court of competent jurisdiction before the CRD will execute the expungement directive.
4. Any and all relief not specifically addressed herein, including punitive damages, is denied.

FEES

Pursuant to the Code, the following fees are assessed:

Filing Fees

NASD will retain or collect the non-refundable filing fees for each claim:

Initial claim filing fee = \$225.00

Member Fees

Member fees are assessed to each member firm that is a party in these proceedings or to the member firm that employed the associated person at the time of the events giving rise to the dispute. In this matter, the member firm is a party.

Member surcharge	= \$1,000.00
Pre-hearing process fee	= \$ 600.00
<u>Hearing process fee</u>	<u>= \$1,500.00</u>
Total Member Fees	= \$3,100.00

Forum Fees and Assessments

The panel has the authority to assess forum fees for each hearing session conducted. A hearing session is any meeting between the parties and the arbitrators, including a pre-hearing conference with the arbitrators, that lasts four (4) hours or less. Fees associated with these proceedings are:

Two (2) Pre-hearing sessions with a single arbitrator x \$450.00	= \$900.00
Pre-hearing conferences: September 14, 2000	1 session
January 05, 2001	1 session
<u>Total Forum Fees</u>	<u>= \$900.00</u>

The arbitrator has assessed 900.00 of the forum fees jointly and severally to Respondents ABN AMBRO, Brian Foster, and Peter Wendell.

Fee Summary

1. Claimant William M. Fox is solely liable for:

<u>Initial Filing Fee</u>	= \$ 225.00
Total Fees	= \$ 225.00
<u>Less payments</u>	<u>= \$ 975.00</u>
Refund Due From NASD	= \$ 750.00

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2. Respondent ABN AMRO, Inc. is solely liable for:

<u>Member Fees</u>	= \$ 3,100.00
<u>Total Fees</u>	= \$ 3,100.00
<u>Less payments</u>	= \$ 2,400.00
<u>Balance Due NASD</u>	= \$ 700.00

3. Respondents ABN AMRO, Inc., Brian Foster, and Peter Wendell are jointly and severally liable for:

<u>Forum Fees</u>	= \$ 900.00
<u>Balance Due NASD</u>	= \$ 900.00

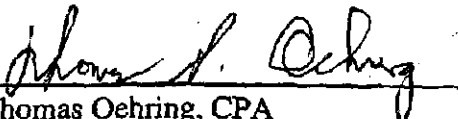
All balances are due to NASD

ARBITRATION PANEL

Thomas Oehring, CPA

Public Arbitrator, Presiding Chair

Arbitrator's Signature



Thomas Oehring, CPA
Public Arbitrator, Presiding Chair

01-09-03

Signature Date

Date of Service (For NASD-Dispute Resolution office use only)