and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The companies listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act.

Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Regardless of the proposal, pursuant to 12 CFR 225.28, applications will be accepted for the following activities:

- To acquire all or part of the assets or the ownership of, control of, or the power to vote shares of a company listed below, in a nonbanking activity that is listed in §225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Activities

A. Federal Reserve Bank of Richmond (A. Linwood Gill III, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. Millennium Bankshares Corporation, Reston, Virginia; to become a bank holding company by acquiring 100 percent of the voting shares of Millennium Bank, N.A., Reston, Virginia (in organization).

2. [List of additional companies and activities].

B. Federal Reserve Bank of San Francisco (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. Wells Fargo & Company, San Francisco, California, and Norwest Insurance, Inc., Minneapolis, Minnesota; to acquire through a joint venture, ATI Title Agency of Ohio, Inc., Cleveland, Ohio, and thereby engage in title insurance agency, escrow and other real estate closing services, pursuant to §§225.28(b)(2)(i), (v), and (vii) of Regulation Y.

C. Federal Reserve Bank of New York

A. Federal Reserve Bank of San Francisco (Maria Villanueva, Manager of Analytical Support, Consumer Regulation Group) 101 Market Street, San Francisco, California 94105-1579:

1. Wells Fargo & Company, San Francisco, California, and Norwest Insurance, Inc., Minneapolis, Minnesota; to acquire through a joint venture, ATI Title Agency of Ohio, Inc., Cleveland, Ohio, and thereby engage in title insurance agency, escrow and other real estate closing services, pursuant to §§225.28(b)(2)(i), (v), and (vii) of Regulation Y.

2. [List of additional companies and activities].