TERMINATION OF THE AGREEMENT BY AND BETWEEN FIRST NATIONAL BANK GEORGE WEST, TEXAS AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank, George West, Texas (Bank), and to ensure the Bank's safe and sound operation, the Bank and the Comptroller of the Currency of the United States of America (Comptroller), entered into an Agreement, dated January 9, 2002; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as its safe and sound operation do not require the continued existence of said Agreement;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank and the Comptroller be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set his hand.

/s/ Gerry B. Hagar	10/21/02
Gerry B. Hagar	Date
Assistant Deputy Comptroller	
San Antonio South Field Office	