## UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

## TERMINATION OF THE AGREEMENT BY AND BETWEEN HARBOR BANK, N.A. GIG HARBOR, WASHINGTON AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Harbor Bank, N.A., Gig Harbor, Washington ("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 June 1, 2001; and

WHEREAS, the Comptroller and the Bank have executed a Stipulation and Consent to the Issuance of a Consent Order, dated May 10, 2002;

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 her hand.

/s/ Nancy E. Wilson	5-10-02	
Nancy E. Wilson	Date	
Assistant Deputy Comptroller		
Seattle Field Office		