Terminates #2000-87

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

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank, Fairfield, 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 July 18, 2000; 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/ Donald S. Smith | August 24, 2002 |
|---------------------|-----------------|
| Donald S. Smith | Date |

Assistant Deputy Comptroller
Dallas South Field Office