

**#2004-172**  
*Terminates #2003-155*

TERMINATION OF THE  
AGREEMENT BY AND BETWEEN  
FIRST NATIONAL BANK OF PAONIA  
PAONIA, COLORADO  
AND  
THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank of Paonia, Paonia, Colorado (“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 November 20, 2003; 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 her authorized representative, has hereunto set her hand.

*Signed*

*11/18/2004*

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Karen M. Boehler  
Assistant Deputy Comptroller  
Western District

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Date