

**#2004-96 Terminates  
#2003-90**

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

**TERMINATION OF THE  
AGREEMENT BY AND BETWEEN  
First National Bank of Gaylord  
Gaylord, Michigan  
and The Office of the Comptroller of the Currency**

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of First National Bank of Gaylord, Gaylord, Michigan (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 10, 2003; and

WHEREAS, the Bank merged with a Michigan-chartered state bank on July 1, 2004 and no longer exists as a national bank;

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/

30 Jul 04

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Kenneth I. Myers  
Assistant Deputy Comptroller  
Detroit Field District

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Date