

#2007-092

Terminates #2005-142 and #2006-178

**TERMINATION OF THE AGREEMENT BY AND BETWEEN
Homeowners Loan Corp.,
Atlanta, Georgia
The Laredo National Bank,
Laredo, Texas
And
The Office of the Comptroller of the Currency**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Homeowner's Loan Corp., Atlanta, GA ("HLC") and The Laredo National Bank, Laredo, TX ("Bank"), and to ensure HLC's and the Bank's safe and sound operation, HLC, the Bank and the Comptroller of the Currency of the United States of America (Comptroller), entered into an Agreement, dated November 5, 2005 which was modified and superseded by an Agreement dated August 16, 2006; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of HLC and 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 HLC and 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.

Tim Long

7-19-07

Tim Long
Senior Deputy Comptroller
Midsize/Community Bank Supervision

Date