

**#2009-229**

*Terminates #2008-130*

**TERMINATION OF THE AGREEMENT  
BY AND BETWEEN  
First National Bank of Baldwin County  
Foley, Alabama  
and  
The Comptroller Of The Currency**

**WHEREAS**, in an effort to protect the depositors, other customers and shareholders of First National Bank of Baldwin County, Foley, Alabama (“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 September 18, 2008; and

**WHEREAS**, the Bank entered into a Consent Order dated December 28, 2009, which replaces the Agreement in its entirety;

**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.

*signed*

*12-28-09*

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Hank Fleming  
Director for Special Supervision  
Office of the Comptroller of the Currency

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Date