

**#2009-250**

*Terminates #2008-137*

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

**TERMINATION OF THE AGREEMENT  
BY AND BETWEEN  
FIRST NATIONAL BANK IN HOWELL, HOWELL MICHIGAN  
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank in Howell, Howell, 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 (“Agreement), dated October 23, 2008; and

WHEREAS, in an effort to protect the depositors, other customers and shareholders of the Bank, and ensure the Bank’s safe and sound operation, the Bank, by and through its duly elected and acting Board of Directors, consented to the issuance of a Consent Order (“Order”) dated September 24, 2009, by the Comptroller to replace the 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, authorized by the Comptroller as his representative, has hereunto set his hand on behalf of the Comptroller.

/s/Henry Fleming  
Henry Fleming  
Director, Special Supervision Division

10/27/2009  
Date