

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

In the Matter of:)
Valley National Bank.)
Espanola, New Mexico)

CONSENT ORDER

The Comptroller of the Currency of the United States of America (“Comptroller”), through his National Bank Examiner, has supervisory authority over Valley National Bank, Espanola, New Mexico (“Bank”).

The Bank, by and through its duly elected and acting Board of Directors (“Board”), has executed a “Stipulation and Consent to the Issuance of a Consent Order,” dated May 5, 2010, that is accepted by the Comptroller. By this Stipulation and Consent, which is incorporated by reference, the Bank has consented to the issuance of this Consent Order (“Order”) by the Comptroller.

Pursuant to the authority vested in it by the Federal Deposit Insurance Act, as amended, 12 U.S.C. § 1818, the Comptroller hereby orders that:

ARTICLE I

COMPLIANCE COMMITTEE

(1) Within ten (10) days of the date of this Order, the Board shall appoint a Compliance Committee of at least three directors. Upon appointment, the names of the members of the Compliance Committee and, in the event of a change of the membership, the name of any new member shall be submitted in writing to the Assistant Deputy Comptroller. The

Compliance Committee shall be responsible for monitoring and coordinating the Bank's adherence to the provisions of this Order.

(2) Within ten (10) days of the appointment of any external director as required by Paragraph (1) of Article II, the Board shall appoint such new external director to serve on the Compliance Committee.

(3) The Compliance Committee shall meet at least monthly.

(4) On a quarterly basis, the Compliance Committee shall submit a written progress report to the Board setting forth in detail:

(a) a description of the action needed to achieve full compliance with each Article of this Order;

(b) actions taken to comply with each Article of this Order; and

(c) the results and status of those actions.

(5) Progress reports will be due to the Assistant Deputy Comptroller within thirty days after the quarter end.

(6) The Board shall ensure that the Bank has processes, personnel, and control systems to ensure implementation of and adherence to the plans, programs, policies and procedures required to be developed pursuant to this Order.

ARTICLE II

APPOINTMENT OF ADDITIONAL OUTSIDE DIRECTORS

(1) The Board shall utilize its best efforts to add, at a minimum, two (2) new independent directors within ninety (90) days of the date of this Order. Upon the expiration of ninety (90) days from the date of this Order, the Board shall report in writing the efforts it has

made to add new independent directors, as well as the results of those efforts. If the Bank has been unable to make the additions here directed within ninety (90) days of the date of this Order, the Bank shall continue utilizing its best efforts to add two new independent directors, and it shall continue the written reporting on its efforts quarterly, until two (2) new independent directors have been added. The term “independent director” means a person who is not an officer or employee of the Bank, and who is not a director, officer or employee of its affiliates, and who is not a relative of any of these persons.

(2) Prior to appointing any new director, the Bank must provide the Assistant Deputy Comptroller with written notice as required by 12 C.F.R. § 5.51 (notice forms and instructions are in the “Changes in Directors and Senior Executive Officers” and “Background Investigations” booklets of the Comptroller’s Licensing Manual).

(3) The Assistant Deputy Comptroller shall have the power to disapprove the appointment of the proposed new director. However, the lack of disapproval of such individual shall not constitute an approval or endorsement of the proposed director.

(4) The requirement to submit information and the prior disapproval provisions of this Article are based on the authority of 12 U.S.C. § 1818(b) and do not require the Comptroller to complete his/her review and act on any such information or authority within ninety (90) days.

ARTICLE III

CRITICIZED ASSETS

(1) The Bank shall continue to take ongoing action to protect its interest in those assets criticized in the ROE, in any subsequent Report of Examination, by internal or external loan review, or in any list provided to management by the National Bank Examiners during any examination.

(2) Within sixty (60) days of the date of this Order, the Board shall adopt, implement, and thereafter ensure Bank adherence to a written program designed to eliminate the basis of criticism of assets criticized in the ROE, in any subsequent Report of Examination, or by any internal or external loan review, or in any list provided to management by the National Bank Examiners during any examination as "doubtful," "substandard," or "special mention." This program shall include, at a minimum:

- (a) an identification of the expected sources of repayment;
- (b) the appraised value of supporting collateral and the position of the Bank's lien on such collateral where applicable;
- (c) an analysis of current and satisfactory credit information, including cash flow analysis where loans are to be repaid from operations; and
- (d) the proposed action to eliminate the basis of criticism and the time frame for its accomplishment.

(3) Upon adoption, a copy of the program for all criticized assets equal to or exceeding five hundred thousand dollars (\$500,000) shall be forwarded to the Assistant Deputy Comptroller.

(4) The Board shall continue to conduct a review, on at least a monthly basis, to determine:

- (a) the status of each criticized asset or criticized portion thereof that equals or exceeds five hundred thousand dollars (\$500,000);
- (b) management's continued adherence to the program adopted pursuant to this Article;
- (c) the status and effectiveness of the written program; and

(d) the need to revise the program or take alternative action.

(5) Upon its completion, a copy of the review as of the end of each quarter shall be forwarded to the Assistant Deputy Comptroller.

(6) The Bank may extend credit, directly or indirectly, including renewals, extensions or capitalization of accrued interest, to a borrower whose loans or other extensions of credit are criticized in the ROE, in any subsequent Report of Examination, in any internal or external loan review, or in any list provided to management by the National Bank Examiners during any examination and whose aggregate loans or other extensions exceed five hundred thousand (\$500,000) only if each of the following conditions is met:

(a) the Board or designated committee finds that the extension of additional credit is necessary to promote the best interests of the Bank and that prior to renewing, extending or capitalizing any additional credit, a majority of the full Board (or designated committee) approves the credit extension and records, in writing, why such extension is necessary to promote the best interests of the Bank; and

(b) a comparison to the written program adopted pursuant to this Article shows that the Board's formal plan to collect or strengthen the criticized asset will not be compromised.

(7) A copy of the approval of the Board or of the designated committee shall be maintained in the file of the affected borrower.

ARTICLE IV

CREDIT RISK RATINGS

(1) On a semi-annual basis, the Bank shall engage a qualified consultant to perform a portfolio-wide credit review, with a focus on real estate secured loans, to determine the current extent of risk. Factors that must be considered in this review are:

- (a) new appraised values or other updated valuations;
- (b) project performance;
- (c) payment performance;
- (d) maturity dates;
- (e) remaining interest reserves; and
- (f) current financial information regarding principals and guarantors.

(2) Within forty five (45) days of the date of this Order, the Board shall develop a program to ensure that the risk associated with the Bank's loans is properly reflected and accounted for on the Bank's books and records, to include, at a minimum, provisions requiring that:

- (a) the Bank's loans and other assets are appropriately and timely risk rated and charged-off by the lending officers using a loan grading system that is based upon current facts, existing repayment terms and that is consistent with the guidelines set forth in Rating Credit Risk, A-RCR, of the *Comptroller's Handbook*;
- (b) the Bank's loan review system provides meaningful, detailed reports to the Board on portfolio quality, risks, and trends; and

- (c) loan officers are accountable for failing to appropriately and timely risk rate loans.

ARTICLE V

CREDIT UNDERWRITING AND ADMINISTRATION

(1) Effective as of the date of this Order, the Board shall ensure that all lending officers comply with all laws, rules, regulations, Bank policies and procedures, safe and sound banking practices, and fiduciary duties.

(2) The Board shall continue to take actions to improve its credit underwriting procedures, including the following, at a minimum:

- (a) procedures to ensure that loan officers are performing consistent global cash flow analyses of borrowers and guarantors, including, at a minimum:
 - (i) comprehensive credit analysis of each borrower's or guarantor's global cash flow and debt service requirements at a level that is commensurate with the level of risk associated with the complexity of the credit; and
 - (ii) consideration of each borrowers' and guarantor's ability to: make principal reductions; make meaningful curtailment payments; and/or amortize the debt over a reasonable period.
- (b) Procedures to ensure that adequate loan policy exception tracking occurs, including, at a minimum:
 - (i) a system that comprehensively and effectively aggregates and reports exceptions to the CRE lending policy;

- (ii) tracks exceptions by type and officer totals; and
- (iii) monitors trends in loan policy exceptions.

ARTICLE VI

ALLOWANCE FOR LOAN AND LEASE LOSSES

(1) Within forty-five (45) days of the date of this Order, the Board shall adopt, implement, and thereafter ensure adherence to written policies and procedures for maintaining an adequate Allowance for Loan and Lease Losses (“ALLL”) in accordance with generally accepted accounting principles. The ALLL policies and procedures shall be consistent with the guidance set forth in the Federal Financial Institutions Examination Council’s “Interagency Policy Statement on the Allowance for Loan and Lease Losses” dated December 13, 2006 (OCC Bulletin 2006-47), and shall at a minimum include:

- (a) procedures for determining whether a loan is impaired and measuring the amount of impairment, consistent with FASB Statement of Financial Accounting Standards No. 114, Accounting by Creditors for Impairment of a Loan;
- (b) procedures for segmenting the loan portfolio and estimating loss on groups of loans, consistent with FASB Statement of Financial Accounting Standards No. 5, Accounting for Contingencies;
- (c) procedures for validating the ALLL methodology; and
- (d) a process for summarizing and documenting, for the Board’s review and approval, the amount to be reported in the Consolidated Reports of Condition and Income (“Call Reports”) for the ALLL. Any deficiency in

the ALLL shall be remedied in the quarter it is discovered, prior to the filing of the Call Reports, through additional provision expense.

ARTICLE VII

HIGHER CAPITAL MINIMUMS, CAPITAL AND STRATEGIC PLAN

- (1) The Bank shall maintain, on an ongoing basis, the following capital levels (as defined in 12 C.F.R. Part 3):
 - (a) Tier 1 capital at least equal to nine and one half percent (9.5%) of adjusted average assets;
 - (b) Total risk-based capital at least equal to thirteen percent (13%) of risk-weighted assets;
- (2) The requirement in this Order to maintain specific capital levels means that the Bank may not be deemed to be “well capitalized” for purposes of 12 U.S.C. § 1831o and 12 C.F.R. Part 6 pursuant to 12 C.F.R. § 6.4(b)(1)(iv).
- (3) Within ninety (90) days of the date of this Order, the Board shall develop, implement, and thereafter ensure Bank adherence to a three year capital program. The program shall include:
 - (a) specific plans for the maintenance of the capital levels required by Paragraph 1 of this Article;
 - (b) projections for growth and capital requirements based upon a detailed analysis of the Bank's assets, liabilities, earnings, fixed assets, and off-balance sheet activities;

- (c) projections of the sources and timing of additional capital to meet the Bank's current and future needs;
- (d) the primary source(s) from which the Bank will strengthen its capital structure to meet the Bank's needs;
- (e) contingency plans that identify alternative methods should the primary source(s) under (d) above not be available; and
- (f) a dividend policy that permits the declaration of a dividend only:
 - (i) when the Bank is in compliance with its approved capital program;
 - (ii) when the Bank is in compliance with 12 U.S.C. §§ 56 and 60; and
 - (iii) with the prior written determination of no supervisory objection by the Assistant Deputy Comptroller.

(4) Within ninety (90) days of the date of this Order, the Board shall develop a written strategic plan for the Bank covering at least a three-year period. The strategic plan shall establish objectives for the Bank's overall risk profile, earnings performance, growth, balance sheet mix, off-balance sheet activities, liability structure, capital adequacy, reduction in the volume of nonperforming assets, product line development and market segments that the Bank intends to promote or develop, together with strategies to achieve those objectives and, at a minimum, include:

- (a) the development of strategic goals and objectives to be accomplished over the short and long term;
- (b) an identification of the Bank's present and future product lines (assets and liabilities) that will be utilized to accomplish the strategic goals and objectives established in this Article;

- (c) a management employment and succession program to promote the retention and continuity of capable management;
- (d) a board succession program that addresses the requirements of Article II of this Order as well as long term planning for board succession;
- (e) an action plan to improve bank earnings and accomplish identified strategic goals and objectives, including individual responsibilities, accountability and specific time frames;
- (f) a financial forecast to include projections for major balance sheet and income statement accounts and desired financial ratios over the period covered by the strategic plan;
- (g) systems to monitor the Bank's progress in meeting the plan's goals and objectives;
- (h) a written asset diversification program consistent with OCC Banking Circular 255. For purposes of this Article, a concentration of credit is as defined in the "Loan Portfolio Management" booklet of the Comptroller's Handbook. The program shall include, but not necessarily be limited to, the following:
 - (i) a review of the balance sheet to identify any concentrations of credit;
 - (ii) a written analysis of any concentration of credit identified above in order to identify and assess the inherent credit, liquidity, and interest rate risk;

- (iii) policies and procedures to control and monitor concentrations of credit;
- (iv) an action plan approved by the Board to reduce the risk of any concentration deemed imprudent in the above analysis.
- (v) The Board shall ensure that future concentrations of credit are subjected to the analysis required by this subparagraph and that the analysis demonstrate that the concentration will not subject the Bank to undue credit or interest rate risk.

(5) Upon completion, the Bank's capital and strategic plans shall be submitted to the Assistant Deputy Comptroller for prior determination of no supervisory objection. Upon receiving a determination of no supervisory objection from the Assistant Deputy Comptroller, the Bank shall implement and adhere to the provisions of the capital and strategic plan. The Board shall review and update the Bank's capital and strategic plan on an annual basis, or more frequently as necessary. Copies of the reviews and updates shall be submitted to the Assistant Deputy Comptroller.

(6) If the Bank fails to submit an acceptable three-year capital program as required by Paragraphs (3) of this Article, fails to implement or adhere to the three-year capital plan to which the Assistant Deputy Comptroller has taken no supervisory objection pursuant to Paragraph (5) of this Article, or fails to maintain the minimum capital ratios as required by Paragraph (1) of this Article, then, in the sole discretion of the Assistant Deputy Comptroller and within thirty (30) days of receiving written notice from the OCC of such fact, the Bank shall develop and submit to the Assistant Deputy Comptroller for review and prior written determination of no

supervisory objection, a Disposition Plan to either: (i) sell or merge the Bank, or (ii) liquidate the Bank in conformance with 12 U.S.C. § 181.

ARTICLE VIII

CONTINGENCY FUNDING PLAN

(1) Within sixty (60) days of the date of this Order, the Board shall improve and submit to the Assistant Deputy Comptroller for a prior written determination of no supervisory objection, the Bank's Contingency Funding Plan (CFP). The improvements must include:

- (a) a detailed plan to reduce reliance on non-core funding sources; and
- (b) improvements designed to reflect the additional risk posed by the impact of the Bank's deteriorating asset quality.

(2) Upon receipt of a prior written determination of no supervisory objection, the Bank shall immediately implement and adhere to the revised CFP.

ARTICLE IX

STAFFING ASSESSMENT

(1) Within thirty (30) days, the Bank shall engage a qualified individual or firm to complete an outside staffing assessment of the Bank's lending function. Upon completion, the Bank shall submit the staffing assessment to the Assistant Deputy Comptroller for review.

(2) Within thirty (30) days of the completion of the outside staffing assessment, the Board shall develop and submit to the Assistant Deputy Comptroller for a prior written determination of no supervisory objection, a comprehensive action plan regarding the Bank's current and future staffing needs in the lending function that includes, at a minimum:

- (a) an analysis of additional personnel necessary in the Bank's lending function in order to accomplish the goals and objectives developed under this Article and the requirements of this Order and an action plan to obtain that level of staffing; and
- (b) long-term staffing projections for the lending function of the Bank.

ARTICLE X

APPRAISAL MANAGEMENT

(1) Within sixty (60) days of this Order, the Board shall prepare and submit to the Assistant Deputy Comptroller for a prior written determination of no supervisory objection, a revised, written policy designed to ensure the Bank obtains real estate appraisals and evaluations in compliance with USPAP, 12 C.F.R. Part 34, Advisory Letter 2003-9, and OCC Bulletin 2005-6, to include at a minimum:

- (a) the establishment of criteria for obtaining updated appraisals, new appraisals, and evaluations;
- (b) the ordering of appraisals, independent of the lending function;
- (c) the use of Board approved appraisers only;
- (d) the development of procedures to ensure that appraisals, updates and evaluations are the appropriate type and ordered in a timely manner; and
- (e) the establishment and implementation of a policy requiring a meaningful review, independent of the lender, of all appraisals to include analysis commensurate with the type, size and complexity of the property being appraised.

(2) Upon receiving a written determination of no supervisory objection from the Assistant Deputy Comptroller, the Board shall immediately implement and thereafter ensure adherence to the program, policies and procedures required by this Article.

ARTICLE XI

ADMINISTRATION OF OTHER REAL ESTATE OWNED

(1) Effective as of the date of this Order, the Board shall take the necessary steps to ensure the Bank manages its Other Real Estate Owned (“OREO”) in accordance with 12 U.S.C. § 29 and 12 C.F.R. Part 34, to include, at a minimum:

- (a) proper accounting procedures for OREO properties from transfer to the Bank and until and upon sale to a third party;
- (b) procedures to require timely appraisals pursuant to 12 C.F.R. § 34.85 and 12 C.F.R. Part 34, Subpart C;
- (c) the exercise of diligent sales efforts;
- (d) accurate and timely reporting systems; and
- (e) the preparation of monthly action plans that provide the Board with the status of each OREO property that:
 - (i) identifies the Bank officer(s) responsible for managing and authorizing transactions relating to the OREO properties;
 - (ii) contains an analysis of each OREO property which compares the cost to carry against the financial benefits of near term sale;
 - (iii) details the marketing strategies for each parcel;
 - (iv) identifies targeted time frames for disposing each parcel of OREO;

and

- (v) establishes procedures to require periodic market valuations of each property, and the methodology to be used.

Article XII

ADMINISTRATIVE APPEALS AND EXTENSIONS OF TIME

(1) This Order becomes effective upon execution by the Assistant Deputy Comptroller. Unless otherwise specified, any time limitations set by this Order shall begin to run on the effective date of the Order.

(2) If the Bank contends that compliance with any provision of this Order would cause undue hardship to the Bank, or requires an extension of any timeframe within this Order, the Board shall submit a written request to the Assistant Deputy Comptroller asking for relief. Any written requests submitted pursuant to this Article shall include a statement setting forth in detail the special circumstances that prevent the Bank from complying with a provision, that require the Assistant Deputy Comptroller to exempt the Bank from a provision, or that require an extension of a timeframe within this Order.

(3) All such requests shall be accompanied by any supporting documentation, and, to the extent requested by the Assistant Deputy Comptroller, a sworn declaration or declarations setting forth any other facts upon which the Bank relies.

(4) The Assistant Deputy Comptroller's decision concerning a request made pursuant to this Article is subject to Article XIII, Paragraph (4) of this Order, and is final and not subject to further review.

ARTICLE XIII

CLOSING

(1) Although the Board is by this Order required to submit certain proposed actions and programs for the review or prior written determination of no supervisory objection of the Assistant Deputy Comptroller, the Board has the ultimate responsibility for proper and sound management of the Bank.

(2) It is expressly and clearly understood that if, at any time, the Comptroller deems it appropriate in fulfilling the responsibilities placed upon it by the several laws of the United States of America to undertake any action affecting the Bank, nothing in this Order shall in any way inhibit, estop, bar or otherwise prevent the Comptroller from so doing.

(3) Any time limitations imposed by this Order shall begin to run from the effective date of this Order. Such time limitations may be extended in writing by the Assistant Deputy Comptroller for good cause upon written application by the Board.

(4) The provisions of this Order are effective upon issuance of this Order by the Comptroller, through his authorized representative whose hand appears below, and shall remain effective and enforceable, except to the extent that, and until such time as, any provisions of this Order shall have been amended, suspended, waived, or terminated in writing by the Comptroller.

(5) In each instance in this Order in which the Board is required to ensure adherence to, and undertake to perform certain obligations of the Bank, it is intended to mean that the Board shall:

- (a) authorize and adopt such actions on behalf of the Bank as may be necessary for the Bank to perform its obligations and undertakings under the terms of this Order;

- (b) require the timely reporting by Bank management of such actions directed by the Board to be taken under the terms of this Order;
- (c) follow-up on any non-compliance with such actions in a timely and appropriate manner; and
- (d) require corrective action be taken in a timely manner of any non-compliance with such actions.

(6) This Order is intended to be, and shall be construed to be, a final order issued pursuant to 12 U.S.C. § 1818(b), and expressly does not form, and may not be construed to form, a contract binding on the Comptroller or the United States.

(7) The terms of this Order, including this paragraph, are not subject to amendment or modification by any extraneous expression, prior agreements or prior arrangements between the parties, whether oral or written.

IT IS SO ORDERED, this 5th day of May, 2010.

signed

Steven D. Jacobs
Assistant Deputy Comptroller
Arizona/New Mexico Field Office

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

In the Matter of:)
Valley National Bank)
Espanola, New Mexico)

**STIPULATION AND CONSENT TO THE ISSUANCE
OF A CONSENT ORDER**

The Comptroller of the Currency of the United States of America (“Comptroller”) intends to initiate cease and desist proceedings against Valley National Bank, Espanola, New Mexico (“Bank”) pursuant to 12 U.S.C. § 1818(b) through the issuance of a Notice of Charges for a Order to Cease and Desist for unsafe and unsound banking practices relating to significant concentrations in commercial real estate, poor asset quality, insufficient capital levels, and overreliance on wholesale funding sources. The Bank, in the interest of compliance and cooperation, consents to the issuance of a Consent Order, dated May 5, 2010 (“Order”);

In consideration of the above premises, the Comptroller, through his authorized representative, and the Bank, through its duly elected and acting Board of Directors, hereby stipulate and agree to the following:

ARTICLE I

Jurisdiction

(1) The Bank is a national banking association chartered and examined by the Comptroller pursuant to the National Bank Act of 1864, as amended, 12 U.S.C. § 1 *et seq.*

(2) The Comptroller is “the appropriate Federal banking agency” regarding the Bank pursuant to 12 U.S.C. §§ 1813(q) and 1818(b).

(3) The Bank is an “insured depository institution” within the meaning of 12 U.S.C. § 1818(b)(1).

(4) You are reminded that the Bank has been designated as in “troubled condition,” as set forth in 12 C.F.R. § 5.51(c)(6). In addition, this Agreement shall cause the Bank not to be designated as an “eligible bank” for purposes of 12 C.F.R. § 5.3(g), unless otherwise informed in writing by the Comptroller.

ARTICLE II

Agreement

(1) The Bank, without admitting or denying any wrongdoing, hereby consents and agrees to the issuance of the Order by the Comptroller.

(2) The Bank further agrees that said Order shall be deemed an “order issued with the consent of the depository institution” as defined in 12 U.S.C. § 1818(h)(2), and consents and agrees that said Order shall become effective upon its issuance and shall be fully enforceable by the Comptroller under the provisions of 12 U.S.C. § 1818(i). Notwithstanding the absence of mutuality of obligation, or of consideration, or of a contract, the Comptroller may enforce any of the commitments or obligations herein undertaken by the Bank under his supervisory powers, including 12 U.S.C. § 1818(i), and not as a matter of contract law. The Bank expressly acknowledges that neither the Bank nor the Comptroller has any intention to enter into a contract.

(3) The Bank also expressly acknowledges that no officer or employee of the Comptroller has statutory or other authority to bind the United States, the U.S. Treasury Department, the Comptroller, or any other federal bank regulatory agency or entity, or any

officer or employee of any of those entities to a contract affecting the Comptroller's exercise of his supervisory responsibilities.

ARTICLE III

Waivers

- (1) The Bank, by signing this Stipulation and Consent, hereby waives:
 - (a) the issuance of a Notice of Charges pursuant to 12 U.S.C. § 1818(b);
 - (b) any and all procedural rights available in connection with the issuance of the Order;
 - (c) all rights to a hearing and a final agency decision pursuant to 12 U.S.C. § 1818(i), 12 C.F.R. Part 19
 - (d) all rights to seek any type of administrative or judicial review of the Order; and
 - (e) any and all rights to challenge or contest the validity of the Order.

ARTICLE IV

Other Action

(1) The Bank agrees that the provisions of this Stipulation and Consent shall not inhibit, estop, bar, or otherwise prevent the Comptroller from taking any other action affecting the Bank if, at any time, it deems it appropriate to do so to fulfill the responsibilities placed upon it by the several laws of the United States of America.

IN TESTIMONY WHEREOF, the undersigned, authorized by the Comptroller as his representative, has hereunto set his hand on behalf of the Comptroller.

/s/

Steven D. Jacobs
Assistant Deputy Comptroller
Arizona/New Mexico Field Office

5/5/2010

Date

IN TESTIMONY WHEREOF, the undersigned, as the duly elected and acting Board of
Directors of the Bank, have hereunto set their hands on behalf of the Bank.

/s/ _____ Kelly Armstrong	5/5/2010 _____ Date
/s/ _____ Richard P. Cook	5/5/2010 _____ Date
/s/ _____ Al Hernandez	5/5/2010 _____ Date
/s/ _____ C L Hunter	5/8/2010 _____ Date
/s/ _____ Don Edward Hunter	5/5/2010 _____ Date
/s/ _____ Lillian Martinez	5/5/2010 _____ Date
/s/ _____ Nick Vigil	5/5/2010 _____ Date
_____	_____