

#2011-192
Terminates #S.A.

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

TERMINATION OF THE SUPERVISORY AGREEMENT BY AND BETWEEN
Heritage First Bank
Rome, Georgia
AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Heritage First Bank, Rome, Georgia (“Bank”), and to ensure the Bank's safe and sound operation, the Bank and the Office of Thrift Supervision (“OTS”), entered into a Supervisory Agreement (“Agreement”), dated May 1, 2009; and

WHEREAS, all powers, authorities, rights and duties relating to federal savings associations that were vested in the OTS were transferred to the Office of the Comptroller of the Currency (“OCC”) on July 21, 2011, pursuant to Section 312 of the Dodd-Frank Wall Street Reform and Consumer Protection Act; and

WHEREAS, the Bank and the OCC stipulated to the issuance of a Consent Order, dated October 20, 2011, which supersedes the Agreement;

NOW, THEREFORE, the Comptroller directs that the said Agreement between the Bank and the OCC be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set her hand.

/S/

Dian Brown
Assistant Deputy Comptroller
Atlanta Field Office - Ravinia

10/20/2011

Date