

#2013-082

Terminates #2012-071

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

**TERMINATION OF THE AGREEMENT BY AND BETWEEN
STERLING BANK AND TRUST, FSB
SOUTHFIELD, MI
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Sterling Bank and Trust, FSB, Southfield, Michigan (Bank), and to ensure the Bank's safe and sound operation, the Bank and the Office of the Comptroller of the Currency of the United States of America (Comptroller) entered into an Agreement, dated March 19, 2012;

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

/s/ Melissa Miner for Joe Wachtel

5/30/2013

Joseph P. Wachtel
Assistant Deputy Comptroller
Cleveland Field Office

Date