

#2013-149

Terminates #2011-151

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

In the Matter of:)
Heritage First Bank)
Rome, Georgia)

**ORDER TERMINATING THE
CONSENT ORDER**

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, by and through its duly elected and acting Board of Directors, consented to the issuance of a Consent Order (Order) dated October 20, 2011 against the Bank by the Comptroller of the Currency of the United States of America (Comptroller); and

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 Order;

NOW, THEREFORE, the Comptroller directs that the Order dated October 20, 2011 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

9/18/2013
Date