

**UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY
TERMINATION OF THE
AGREEMENT BY AND BETWEEN
MIDDLESEX FEDERAL SAVINGS, F.A.
SOMERVILLE, MASSACHUSETTS
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an exercise of the regulatory responsibilities of the Office of Thrift Supervision (OTS)¹ and in furtherance of the OTS goal to ensure that Middlesex Federal Savings, F.A., Somerville, Massachusetts (Bank) addressed the unsafe and unsound acts and practices and weaknesses and deficiencies concerning the Bank identified by the OTS, the Bank and the OTS entered into a Supervisory Agreement dated November 10, 2010 (Supervisory Agreement); and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and the shareholder of the Bank as well as the safe and sound operation of the Bank do not require the continued existence of the Supervisory Agreement dated November 10, 2010 with respect to the Bank;

¹ Pursuant to Title III of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. 111-203, 124 Stat. 1376 (2010), all functions of the Office of Thrift Supervision (“OTS”) related to federal savings associations were transferred to the Office of the Comptroller of the Currency (“OCC”) on July 21, 2011. See Dodd-Frank Act, § 312(b), 12 U.S.C. § 5412. Pursuant to § 316(b)(2), of the Dodd-Frank Act, 12 U.S.C. § 5414(b)(2), Title III provides that, among other things, in the case of a function of the OTS transferred to the OCC, all OTS orders, resolutions, determinations agreements and regulations that were in effect on July 20, 2011 shall continue in effect according to the terms of such orders, resolutions, determinations, agreements and regulations and shall be enforceable by or against the OCC until modified, terminated, set aside, or superseded in accordance with applicable law by the OCC, any court of competent jurisdiction or by operation of law.

NOW, THEREFORE, the Comptroller directs that the Supervisory Agreement dated November 10, 2010 between the Bank and the Comptroller be, and it hereby is, TERMINATED with respect to the Bank.

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

/s/

8/21/2013

Lisa Vojtecky
Assistant Deputy Comptroller
Boston Field Office

Date