

**#99-5 Terminates
#814**

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

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| _____) | |
| IN THE MATTER OF) | |
| Ernest W. Kuehne, Jr.) | AA-EC-92-108 |
| Farmers and Merchants National Bank,) | AA-EC-92-109 |
| Mart, Texas) | |

TERMINATION ORDER

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of Farmers and Merchants National Bank, Mart, Texas (BANK), and to ensure the BANK's safe and sound operation, Ernest W. Kuehne, Jr. (KUEHNE) and the Comptroller of the Currency (COMPTROLLER) stipulated to the issuance of Stipulation and Consent Order (ORDER), pursuant to the Federal Deposit Insurance Act, as amended, 12 U.S.C. § 1818(b), that limited KUEHNE's activities in relation to any insured depository institution, as defined in 12 U.S.C. § 1813(c); and

WHEREAS, the COMPTROLLER believes that the ORDER is no longer necessary to ensure the protection of the BANK's customers, depositors, and shareholders and the continued safe, sound, and lawful operation of the BANK and other insured depository institutions;

NOW, THEREFORE, the COMPTROLLER orders the termination of the ORDER.

IT IS SO ORDERED this 5th day of January, 1999.

/s/ Leann G. Britton

Leann G. Britton
Senior Deputy Comptroller
for Bank Supervision Operations