

**UNITED STATES OF AMERICA**  
**Before the**  
**OFFICE OF THRIFT SUPERVISION**

_____ )	
In the Matter of )	Order No.: WN-11-002
)	
)	
<b>WOODFOREST BANK</b> )	
)	
Refugio, Texas )	Effective Date: February 3, 2011
OTS Docket No. 18047 )	
_____ )	

**ORDER TERMINATING ORDER TO CEASE AND DESIST**  
**OTS Order No. WN-10-16, dated April 23, 2010**

**WHEREAS**, on April 23, 2010, the Office of Thrift Supervision (OTS) issued an Order to Cease and Desist, with the accompanying Stipulation and Consent to Issuance of an Order to Cease and Desist, WN-10-16 (Order), against Woodforest Bank, Refugio, Texas, OTS Docket No. 18047 (Association); and

**WHEREAS**, the OTS is authorized by Section 8 of the Federal Deposit Insurance Act, 12 U.S.C. § 1818, to issue enforcement orders, including orders to cease and desist, and such orders remain effective and enforceable, except to the extent that such orders are modified or terminated by action of the OTS; and

**WHEREAS**, the OTS Regional Director for the Western Region (Regional Director), has authority to terminate the Order; and

**WHEREAS**, the OTS, acting by and through the Regional Director, has determined that the Association has complied with the terms of the Order and that it is appropriate to terminate the Order.

**NOW, THEREFORE, IT IS ORDERED that** the Order, WN-10-16, is hereby terminated in its entirety as of the Effective Date on the first page of this Order.

**IT IS SO ORDERED.**

**OFFICE OF THRIFT SUPERVISION**

By: \_\_\_\_\_/s/\_\_\_\_\_  
Philip A. Gerbick  
Regional Director, Western Region

Date: See Effective Date on page 1