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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

June 21, 2000

**Corporate Decision #2000-10  
July 2000**

Mr. Roger Hunt, President  
First National Bank  
Post Office Box 440  
Houston, Missouri 65483

Re: Application by First National Bank, Houston, Missouri, to establish a branch at 1300  
North Main Street, Mountain Grove, Wright County, Missouri  
Application Control Number: 2000-MW-05-0022

Dear Mr. Hunt:

This is to inform you that on June 21, 2000, the Office of the Comptroller of the Currency ("OCC") approved your application to establish a branch at 1300 North Main Street, Mountain Grove, Wright County, Missouri.

This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. In addition, this approval is granted subject to the Memorandum of Agreement ("MOA") executed by the OCC, the Missouri Department of Natural Resources (i.e., State Historic Preservation Officer), the City of Mountain Grove, and First National Bank. A signed original copy of the MOA is attached. Copies of the MOA also are being provided to the other parties to the agreement as well as the Advisory Council on Historic Preservation. The stipulations specified in the MOA must be implemented before the OCC will authorize the branch to open.

The bank must notify the Midwestern District Licensing unit in writing in advance of the effective date desired for the branch opening so that the OCC may issue the necessary authorization letter. As part of this notification, the bank should certify that the stipulations in the MOA have been implemented to the satisfaction of the Missouri Department of Natural Resources.

Please be advised that if the branch is not opened within 18 months from the approval date, the approval will automatically terminate unless the OCC grants an extension.

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If you have any questions, please contact Ellen Shepherd, Licensing Manager, in the  
Midwestern District Office at (816) 556-1860 or me at (202) 874-4957.

Sincerely,

~~-signed-~~

Robert A. Sihler  
National Bank Examiner/Licensing Expert  
Bank Organization and Structure

Attachment: Memorandum of Agreement