FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

)	
In the Matter of)	ORDER TERMINATING ORDER
)	TO CEASE AND DESIST
UNITED HERITAGE BANK)	
EDISON, NEW JERSEY)	FDIC-03-166b
)	
(INSURED STATE NONMEMBER BANK))	
)	

IT IS HEREBY ORDERED, that the Order to Cease and Desist issued against United Heritage Bank, Edison, New Jersey, pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), on November 14, 2003, be, and hereby is, terminated.

Dated at New York, New York, this 10th day of May, 2007. Pursuant to delegated authority.

Doreen R. Eberley Regional Director