FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

and

MISSISSIPPI DEPARTMENT OF BANKING AND CONSUMER FINANCE JACKSON, MISSISSIPPI

In the Matter of

RICHTON BANK & TRUST RICHTON, MISSISSIPPI

ORDER TERMINATING ORDER TO CEASE AND DESIST

(INSURED STATE NONMEMBER BANK)

FDIC-06-158b

IT IS HEREBY ORDERED, that the ORDER TO CEASE AND DESIST dated on February 23, 2007, issued against Richton Bank & Trust, Richton, Mississippi, pursuant to Section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), be and hereby is terminated.

Pursuant to delegated authority.

Dated: September 30, 2008.

John S. Allison Thomas J. Dujenski Commissioner Regional Director

Mississippi Department of

Dallas Region Banking and Consumer Finance Division of Supervision and Consumer Protection Federal Deposit Insurance Corporation