FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of

FBR NATIONAL TRUST COMPANY ARLINGTON, VIRGINIA

ORDER OF APPROVAL OF TERMINATION OF INSURANCE

FDIC-05-240q

(INSURED NATIONAL ASSOCIATION)

Pursuant to section 8(q) of the Federal Deposit Insurance Act (the "Act"), 12 U.S.C. §1818(q), and section 18(i)(3) of the Act, 12 U.S.C. §1828(i)(3), the Federal Deposit Insurance Corporation ("FDIC"), having found that Cardinal Bank, McLean, Virginia ("Cardinal Bank") has provided to the FDIC on February 9, 2006, satisfactory evidence that it has assumed the liabilities for deposits of FBR National Trust Company, Arlington, Virginia ("FBR National"), as of February 9,2006 as required by section 307.1 of the FDIC's Rules and Regulations, 12 C.F.R. § 307.1, hereby issues the following ORDER:

ORDER

IT IS HEREBY ORDERED that the status of FBR National as an insured national association hereby is terminated as of February 9, 2006.

IT IS FURTHER ORDERED, that the separate insurance of all deposits assumed by Cardinal Bank from FBR National shall terminate at the expiration of August 9, 2006, or in the case of any time deposit, the earliest maturity date after August 9, 2006, as provided in section 8(q) of the Act, 12 U.S.C. § 1818(q).

IT IS FURTHER ORDERED, that Cardinal Bank shall give notice of such assumption to each of the depositors of FBR National within thirty days after such assumption has taken effect, if it has not already done so, in a manner acceptable to the Regional Director of the FDIC's New York Regional Office.

Pursuant to delegated authority.

Dated at Washington, D.C., this 13^{th} day of February, 2006.

Valerie J. Best Assistant Executive Secretary