

UNITED STATES OF AMERICA
Before the
OFFICE OF THRIFT SUPERVISION

In the Matter of:)	
)	
First Federal Bank)	OTS Order No.: MWR-05-19
Dickson, Tennessee)	
OTS Docket No.: 04081)	Dated: October 31, 2005
)	

ORDER TERMINATING ORDER TO CEASE AND DESIST
OTS Order No. MWR-04-23, dated December 15, 2004

WHEREAS, the Office of Thrift Supervision (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, where it is of the opinion that grounds exist for the issuance of such orders, and such order remains effective and enforceable as provided therein, except to the extent that it is modified or terminated by action of OTS;

WHEREAS, the Regional Directors of OTS have delegated authority to determine whether to terminate outstanding enforcement orders, such as **OTS Order No. MWR-04-23, dated December 15, 2004**, issued against **First Federal Bank, Dickson, Tennessee** (OTS Docket No. 04081) (First Federal Bank);

WHEREAS, OTS, acting by and through its Midwest Regional Director or his designee, has determined that there is an adequate basis to terminate the Order to Cease and Desist, **OTS Order No. MWR-04-23**.

NOW THEREFORE, THE OTS ORDERS AS FOLLOWS:

1. The Order to Cease and Desist for Affirmative Relief, In the Matter of First Federal Bank, Dickson, Tennessee, OTS Order No. MWR-04-23, dated December 15, 2004, is hereby terminated.
2. This Order shall become effective on the date of its issuance by the OTS Midwest Regional Director.

OFFICE OF THRIFT SUPERVISION

By: *FR Casteel*
Frederick R. Casteel
Regional Director
On Behalf of OTS

Date: 10-31-05