



**Comptroller of the Currency
Administrator of National Banks**

Licensing Operations
Southwestern District
1600 Lincoln Plaza
500 North Akard
Dallas, Texas 75201-3342

January 3, 2001

**Corporate Decision #2001-04
March 2001**

Mr. Brian R. Marek
Attorney at Law
Jenkins & Gilchrist, Attorneys at Law
1445 Ross Avenue, Suite 3200
Dallas, Texas 75202

Re: Non-Affiliate Bank Consolidation - Control Number 2000-SW-02-0035
West Texas National Bank, Alpine, Texas (CN 14643) will consolidate with
First National Bank, Alpine, Texas (CN 24185) under title of
West Texas National Bank, with the Charter of 24185

Dear Mr. Marek:

This is to inform you that the Office of the Comptroller of the Currency (OCC) has approved your proposal to consolidate West Texas National Bank, Alpine, Texas with First National Bank, Alpine, Texas, under the title of West Texas National Bank, charter number 24185. This approval is based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives.

If the transaction is not consummated within one year from this date, the approval shall automatically terminate. The district office must be advised in writing at least 10 days in advance of the effective date desired for the proposal so that the OCC may issue the necessary letter certifying the transaction.

The effective date must occur after the expiration of the 15-day period during which the DOJ may file an injunction to stop the transaction, i.e., at least 15 days after the date of this letter.

We will not issue a letter certifying consummation of the transaction until after we have received: (1) an original Secretary's Certificate for each applicant bank certifying that a majority of the directors have agreed to the proposed transaction; (2) a duly executed transaction agreement, and; (3) a secretary's certificate from each bank, certifying that the required shareholder approvals have been obtained.

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Please be advised that the OCC is also authorizing the resulting bank, should the proposed transaction occur between Call Report dates, to recalculate the legal lending limit. The new lending limit should be calculated by using data from the last Call Report of the individual banks filed prior to consummating the combination, as adjusted for the combination. The resulting bank will then file a new Call Report and begin calculating its legal lending limit according to 12 CFR 32.4(a) at the end of the quarter following consummation of the combination.

A separate letter is enclosed requesting your feedback on how we handled the referenced application. We would appreciate your response so we may improve our service. Questions or comments regarding this preliminary approval can be addressed to National Bank Examiner Pansy G. Hale or to me at (214) 720-7052. All correspondence and documents should be referenced to the control number.

Yours truly,

-signed-

Karen H. Bryant
Licensing Manager

Enclosure