FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D. C.

In the Matter of) JOEL B. BURDELL, individually,) and as an institution-affiliated) party of) AMERICAN HERITAGE BANK) CLOVIS, NEW MEXICO)

ORDER MODIFYING ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

FDIC-05-148e

(INSURED STATE NONMEMBER BANK)

IT IS HEREBY ORDERED that the ORDER OF PROHIBITION FROM FURTHER PARTICIPATION ("ORDER") issued against JOEL B. BURDELL ("Respondent") on November 4, 2005, pursuant to delegated authority, under section 8(e) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(e), be modified, for good cause shown, to allow the Respondent to sell 5,545 shares of stock Respondent owns in AMERICAN HERITAGE BANK, CLOVIS, NEW MEXICO. All other provisions of the ORDER shall remain in full force and effect.

Dated at Washington, D.C. this 18^{TH} day of May, 2009.

/s/ Serena L. Owens Associate Director Division of Supervision and Consumer Protection