LIMITED LIABILITY COMPANY INTEREST
SALE AND ASSIGNMENT AGREEMENT

THIS LIMITED LIABILITY COMPANY INTEREST SALE AND
ASSIGNMENT AGREEMENT (this "Agreement") is made as of January 12, 2009, by
KMS SPE LLC, a limited liability company organized and existing under the laws of
Nevada ("LLC Interest Transferee"), the Federal Deposit Insurance Corporation
("FDIC") as Receiver ("Receiver") for ANB Financial, N.A. ("Initial Member"), and
ANB Venture, LLC, a limited liability company organized and existing under the laws of
Delaware (the "Company").

RECITALS

WHEREAS, on May 9, 2008, the FDIC was appointed Receiver for the ANB
Financial, N.A. ("Failed Bank"); and

WHEREAS, the Receiver formed the Company and holds the sole membership
interest in the Company (the "LLC Interest"); and

WHEREAS, Initial Member and the Company have entered into a Loan
Contribution and Assignment Agreement dated of even date hereof (the "Contribution
Agreement"), pursuant to which Initial Member has transferred to the Company, as a
capital contribution, all of the Receiver’s right, title and interest in and to certain Loans
(as defined therein) held by the Failed Bank; and

WHEREAS, pursuant to the Participation and Servicing Agreement dated of even
date hereof (the "Participation Agreement") between the Company and Initial Member,
the Company has issued to Initial Member, as a return on capital, a participation interest
in the Loans; and

WHEREAS, after conducting a sealed bid sale for the LLC Interest, the Receiver
selected Kingston Management Services, LLC as the successful bidder ("Successful
Bidder") pursuant to the bid submitted by it (the "Bid") and, in accordance with the
instructions governing the sealed bid sale (the "Bid Instructions"), the Successful Bidder
has formed LLC Interest Transferee as a Qualified Transferee and deposited
$2,019,600.00 (the "Earnest Money Deposit") with Initial Member; and

WHEREAS, Initial Member desires to transfer the LLC Interest to LLC Interest
Transferee in compliance with Article VIII of the Limited Liability Company Operating
Agreement between the Company and Initial Member dated of even date hereof (the
"LLC Operating Agreement"), and this Agreement is being entered into and delivered
to the Company pursuant to Section 8.3(b) of the LLC Operating Agreement;

NOW, THEREFORE, in consideration of the foregoing, Initial Member and LLC
Interest Transferee hereby agree as follows:

1. Sale and Assignment; Closing; Post-Closing Adjustment.
(a) On the terms and subject to the conditions set forth in this Agreement, Initial Member hereby sells to LLC Interest Transferee, and LLC Interest Transferee hereby purchases from Initial Member, all of Initial Member's right, title and interest in and to the LLC Interest for a purchase price of $20,196,000.00 (the "Purchase Price"). On the date hereof, in satisfaction of its obligation to pay the Purchase Price, LLC Interest Transferee shall remit to Initial Member, by wire transfer of immediately available funds, to such account as Initial Member may direct in writing, an amount equal to the positive difference (if any) between the Purchase Price and the Earnest Money Deposit (the "Purchase Price Payment").

(b) Upon (i) the receipt by Initial Member of the Purchase Price Payment, and (ii) the delivery of the executed joinder (as required by Section 4) and Guaranty (as required by Section 5), (iii) delivery of the completed Loan Value Schedule, in the form attached as Exhibit C, which shall be appended to the Contribution Agreement as the Loan Value Schedule thereunder, and (iv) the delivery of the executed LLC Interest Transferee Acknowledgment and Certification, in the form attached as Exhibit D, the sale and assignment of the LLC Interest to LLC Interest Transferee and the closing of the other transactions contemplated hereby shall be effective.

(c) By its execution and delivery of this Agreement, the LLC Interest Transferee hereby joins in and agrees to be bound by the terms and conditions of the Contribution Agreement as the "LLC Interest Transferee" thereunder, and Initial Member and the Company hereby acknowledge and agree to the LLC Interest Transferee's joinder thereto.

2. LLC Interest Transferee Bound by LLC Operating Agreement. LLC Interest Transferee hereby unconditionally and irrevocably confirms and agrees to be bound by the provisions of and comply with each and every one of the covenants, agreements, obligations and duties of a Member contained in the LLC Operating Agreement, including without limitation the restrictions on ownership and transfer set forth in Article VIII of the LLC Operating Agreement, all as fully and to the same extent as if LLC Interest Transferee had originally executed the LLC Operating Agreement as the initial member thereof, and to be bound by all waivers made and consents given by Initial Member with respect to any matter set forth therein.

3. Withdrawal of Initial Member. Initial Member hereby withdraws and resigns from the Company and is hereby released from its liabilities and ceases to be bound by its obligations as a Member of the Company, including without limitation any liabilities or obligations arising under or with respect to the LLC Operating Agreement.

4. Joinder to LLC Operating Agreement. Contemporaneously with the execution and delivery of this Agreement, LLC Interest Transferee shall execute and deliver to the Company a joinder to the LLC Operating Agreement in the form attached hereto as Exhibit A.

5. Guaranty. Contemporaneously with the execution and delivery of this Agreement, LLC Interest Transferee shall cause to be delivered to Initial Member and the
Company a guaranty in the form attached hereto as Exhibit B, duly executed by the Guarantor named therein.

6. **Representations and Warranties of LLC Interest Transferee.** LLC Interest Transferee hereby represents and warrants to Initial Member and to the Company as follows:

   (a) LLC Interest Transferee is a “Qualified Transferee,” as such term is defined in the LLC Operating Agreement, and as such, represents and warrants that each item included in such definition is true and correct in all respects as of the date hereof as if set forth herein.

   (b) All information and documents provided to Initial Member or its agents by or on behalf of LLC Interest Transferee or the Successful Bidder in connection with this Agreement and the transactions contemplated hereby, including, but not limited to, the Purchaser Eligibility Certification, the Bid Certification, the Qualification Request and the Confidentiality Agreement, are true and correct in all respects as of the date hereof and do not fail to state any fact necessary to make the information contained therein not misleading.

7. **Exclusivity of Representations.** EXCEPT FOR SUCH REPRESENTATIONS AND WARRANTIES AS ARE OTHERWISE EXPRESSLY PROVIDED IN THIS AGREEMENT, THE LLC INTEREST IS SOLD “AS IS” AND “WITH ALL FAULTS,” WITHOUT ANY REPRESENTATION, WARRANTY OR RECOURSE WHATSOEVER, INCLUDING AS TO ITS VALUE (OR THE VALUE, COLLECTIBILITY OR CONDITION OF THE LOANS HELD BY THE COMPANY), FITNESS FOR ANY PARTICULAR PURPOSE, MERCHANTABILITY OR ANY OTHER WARRANTY, EXPRESS OR IMPLIED, AND INITIAL MEMBER SPECIFICALLY DISCLAIMS ANY WARRANTY, GUARANTY OR REPRESENTATION, ORAL OR WRITTEN, PAST OR PRESENT, EXPRESS OR IMPLIED, CONCERNING THE LLC INTEREST OR THE LOANS, OR THE COLLATERAL SECURING THE LOANS.

8. **Assignment.** This Agreement and all of the provisions hereof shall be binding upon and inure to the benefit of the parties hereto and their respective heirs (in the case of any individual), successors and permitted assigns; provided, however, that the LLC Interest Transferee may not assign this Agreement or any of its rights, interests or obligations hereunder. Any purported assignment or delegation in violation of this Agreement shall be null and void *ab initio*.

9. **Beneficiaries.** This Agreement shall inure to the benefit of, and may be enforced by, Initial Member, LLC Interest Transferee and the Company and their respective successors and assigns. There shall be no third party beneficiaries hereunder.

10. **Waivers and Amendments.** No amendment or waiver of any provision of this Agreement shall be effective unless the same shall be in writing and executed by Initial Member, LLC Interest Transferee and the Company.
11. **Failure to Consummate Transaction.** If for any reason, without fault of Initial Member, LLC Interest Transferee fails to consummate the purchase of the LLC Interest, upon the terms and conditions set forth in this Agreement, Initial Member's liquidated damages, and sole and exclusive remedy, shall be the Earnest Money Deposit. LLC Interest Transferee and Initial Member agree that the failure or refusal of Initial Member to alter or modify, in any way, the terms or conditions of this Agreement, the Participation Agreement or any Ancillary Document or other documents referred to or contained in the Bid Instructions shall not constitute fault on the part of Initial Member. LLC Interest Transferee shall not be liable for any of the foregoing damages if LLC Interest Transferee is forced to withdraw its Bid after award as the result of a supervisory directive given by the FDIC or any other federal or state financial regulatory agency, provided that Initial Member shall be satisfied that such supervisory directive is legally effective. In such event, Initial Member shall refund the Earnest Money Deposit.

12. **Governing Law.** THIS AGREEMENT IS GOVERNED BY AND SHALL BE CONSTRUED IN ACCORDANCE WITH THE LAW OF THE STATE OF NEW YORK, EXCLUDING ANY CONFLICT-OF-LAWS RULE OR PRINCIPLE THAT MIGHT REFER THE GOVERNANCE OR THE CONSTRUCTION OF THIS AGREEMENT TO THE LAW OF ANOTHER JURISDICTION.

13. **Submission to Jurisdiction; Waivers.** Each of Initial Member, LLC Interest Transferee and the Company hereby irrevocably and unconditionally:

   (a) (i) agrees that any suit, action or proceeding against it or any of its Affiliates by the other party arising out of or relating to or in connection with this Agreement may be instituted, and that any suit, action or proceeding by such party or any of its respective Affiliates against the other party arising out of or relating to or in connection with this Agreement shall be instituted only, in the Supreme Court of the State of New York, County of New York, or the United States District Court for the Southern District of New York or the United States District Court for the District of Columbia (and appellate courts from any of the foregoing), as the Person instituting such suit, action or proceeding may elect in its or his sole discretion, (ii) consents and submits, for itself and its property, to the jurisdiction of such courts for the purpose of any such suit, action or proceeding instituted against it, and (iii) agrees that a final judgment in any such suit, action or proceeding shall be conclusive and may be enforced in other jurisdictions by suit on the judgment or in any other manner provided by law;

   (b) agrees that service of all writs, process and summonses in any suit, action or proceeding pursuant to Section 13(a) may be effected by the mailing of copies thereof by registered or certified mail, postage prepaid, to it at its address for notices pursuant to Section 14, such service to become effective 30 days after such mailing, provided that nothing contained in this Section 13(b) shall affect the right of any party to serve process in any other manner permitted by law;

   (c) (i) waives any objection which it may now or hereafter have to the laying of venue of any suit, action or proceeding arising out of or relating to this Agreement brought in any court specified in Section 13(a), (ii) waives any claim that any
such suit, action or proceeding brought in any such court has been brought in an inconvenient forum, and (iii) agrees not to plead or claim either of the foregoing; and

(d) WAIVES ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY OF ANY DISPUTE ARISING OUT OF OR RELATING TO THIS AGREEMENT OR ANY ANCILLARY DOCUMENT AND AGREES THAT ANY SUCH DISPUTE SHALL BE TRIED BEFORE A JUDGE SITTING WITHOUT A JURY.

(e) Nothing contained in this Section 13(e) shall be construed to constitute a consent to jurisdiction by the Initial Member, the Failed Bank or the FDIC in any capacity.

14. Notices. All notices, requests, demands, and other communications required or permitted to be given or delivered under or by reason of the provisions of this Agreement shall be in writing and shall be given by certified or registered mail, postage prepaid, or, delivered by hand or by nationally recognized air courier service directed to the address of such Person set forth below:

If to Initial Member, to:
Manager, Capital Markets & Resolutions
Federal Deposit Insurance Corporation
550 17th Street, NW (Room F-7008)
Washington, D.C. 20429-0002
Attention: George Alexander

with a copy to:
Senior Counsel
FDIC Legal Division
Litigation and Resolutions Branch, Receivership Section
Special Issues Unit
3501 Fairfax Drive (Room E-7056)
Arlington, Virginia 22226
Attention: David Gearin
Any such notice shall become effective when received (or receipt is refused) by the addressee, provided that any notice or communication that is received (or refused) other than during regular business hours of the recipient shall be deemed to have been given at the opening of business on the next Business Day of the recipient. From time to time, any Person may designate a new address for purposes of notice hereunder by notice to such effect to the other Persons identified above.

15. **Counterparts; Facsimile Signatures.** This Agreement may be executed in any number of counterparts, each of which shall be an original and all of which shall together constitute one and the same instrument. It shall not be necessary for any counterpart to bear the signature of all parties hereto. This Agreement and any amendments hereto, to the extent signed and delivered by means of a facsimile machine, shall be treated in all manner and respects as an original agreement and shall be considered to have the same binding legal effect as if it were the original signed version.
thereof delivered in person. No signatory to this Agreement shall raise the use of a facsimile machine to deliver a signature or the fact that any signature or agreement was transmitted or communicated through the use of a facsimile machine as a defense to the formation or enforceability of a contract and each such Person forever waives any such defense.

16. **Certain Defined Terms.** Capitalized terms used and not defined in this Agreement shall have the respective meanings set forth in the LLC Operating Agreement.
IN WITNESS WHEREOF, the parties have caused this Agreement to be duly executed as of the date first written above.

LLC INTEREST TRANSFEREE:

KMS SPE LLC, a Nevada limited liability company

By: Kingston Properties L.P., its Manager

By: DK Enterprises, Inc., its General Partner

By: [Signature]
Name: David O. Kingston
Title: President

INITIAL MEMBER:

FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR ANB FINANCIAL, N.A.

By: [Signature]
Name: George Alexander
Title: Attorney-in-Fact

COMPANY:

ANB VENTURE, LLC, a Delaware limited liability company

By: Federal Deposit Insurance Corporation as Receiver for ANB Financial, N.A.

By: [Signature]
Name: George Alexander
Title: Attorney-in-Fact
By its execution and delivery of this signature page, the undersigned hereby joins in and agrees to be bound by the terms and conditions of the Limited Liability Company Operating Agreement of ANB Venture, LLC dated as of January 12, 2009 (the “LLC Operating Agreement”) as the sole “Member” thereunder and authorizes this signature page to be attached to the LLC Interest Sale Agreement or counterparts thereof.

Member:

KMS SPE LLC, a Nevada limited liability company

By: Kingston Properties L.P., its Manager

By: DK Enterprises, Inc., its General Partner

By: ____________________
Name: David O. Kingston
Title: President

Date: January 12, 2009

Address:

477 Shoup Avenue, Suite 207
Idaho Falls, ID 83402
Attention: David O. Kingston
Facsimile No.: (208)523-4927

With a copy to:

477 Shoup Avenue, Suite 207
Idaho Falls, ID 83402
Attention: Kari M. Campos
Facsimile No.: (208)552-4563
EXHIBIT B

FORM OF GUARANTY

[Attached]

See Tab 15
EXHIBIT C
FORM OF LOAN VALUE SCHEDULE

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Loan Value</th>
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See Tab 24
EXHIBIT D

FORM OF TRANSFEREE ACKNOWLEDGMENT AND CERTIFICATION

TRANSFEREE ACKNOWLEDGMENT AND CERTIFICATION

Reference is made to the Limited Liability Company Interest Sale and Assignment Agreement dated January 12, 2009 (the “LLC Interest Sale Agreement”) by and among KMS SPE LLC (the “LLC Interest Transferee”), the Federal Deposit Insurance Corporation as Receiver for ANB Financial, N.A. (the “Receiver”) and ANB Venture, LLC (the “Company”). Capitalized terms used, and not otherwise defined in this Acknowledgement and Certification have the meanings given in the LLC Interest Sale Agreement.

The undersigned, LLC Interest Transferee, hereby acknowledges and certifies to the Receiver that it has read and understands, and is prepared to cause the Company to comply with, the obligations imposed upon the Company under the Participation Agreement, the Contribution Agreement and the Ancillary Documents (as defined in the Participation Agreement). Without limiting the foregoing, the LLC Interest Transferee is aware of and prepared to cause the Company to comply with the obligations as specified in the Contribution Agreement (i) to remove the Receiver and ANB Financial, N.A. (the “Failed Bank”) as a party to any litigation or actions with respect to the Loans (as defined in the Contribution Agreement) and to substitute the Company as the real party-in-interest in any such litigation or actions prior to the Servicing Transfer Date (as defined in the Contribution Agreement) and (ii) to take all actions necessary to file, prior to the Servicing Transfer Date, (x) proofs of claims in pending bankruptcy cases involving any Loans for which the Receiver or the Failed Bank has not already filed a proof of claim, and (y) all documents required by Rule 3001(e)(2) of the Federal Rules of Bankruptcy Procedure and to take all such similar actions as may be required in any relevant jurisdiction in any pending bankruptcy or insolvency case or proceeding in such jurisdiction involving any Loans in order to evidence and assert the Company’s rights.

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Attached hereto as Schedule I is a List of Litigation (the "List") with respect to the Loans. The undersigned acknowledges that the Receiver makes no representation or warranty as to the completeness or accuracy of the List or the information contained or referred to therein.

KMS SPE LLC, a Nevada limited liability company

By: Kingston Properties L.P., its Manager

By: DK Enterprises, Inc., its General Partner

By: ______________________
Name: David O. Kingston
Title: President