

WASHINGTON, D. C.

In the Matter of

JOEL B. BURDELL, individually,
and as an institution-affiliated
party of

AMERICAN HERITAGE BANK
CLOVIS, NEW MEXICO

(INSURED STATE NONMEMBER BANK)

ORDER MODIFYING
ORDER OF PROHIBITION
FROM FURTHER PARTICIPATION

FDIC-05-148e

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 18TH day of May, 2009.

/s/

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