

February 23, 2011

Nancy S. Wise  
Chief Financial Officer  
Four Oaks Fincorp, Inc.  
6114 US 301 South  
Four Oaks, NC 27524

Re: Four Oaks Fincorp, Inc.  
Form 10-K for the year ended December 31, 2009  
Forms 10-Q for the periods ended March 31, 2010, June 30, 2010 and  
September 30, 2010  
File No. 0-22787

Dear Ms. Wise:

We have completed our review of your filings and we do not have any further comments at this time.

Sincerely,

Kevin W. Vaughn  
Accounting Branch Chief