



## Instructions for completing financial statement (electronically):

1) There are **eight pages** to the PDF attachment:

Page 1: Instruction sheet

Pages 2-5: Financial Statements

Page 6: Contingent Liabilities (assets and debts that are not considered personal)

Page 7: Joint Intent Statement (applicable only for loans with a cosigner or guarantor)

Page 8: Legal and Liability Notices

2) If additional space is needed, please attach a separate sheet(s).

3) **Please note: complete the 2nd and 3rd page BEFORE completing the 1st page.**

4) You will need to manually enter the totals from Schedules 1-9 if applicable onto page 1.

5) Please **do not** use cents.

6) Please **sign and date** the financial statement on page 5. If applicable sign and date pages 6 and 7.

If you have questions regarding any of the instructions listed above, please contact your Century Bank of Georgia loan officer. As always, thank you for choosing Century Bank of Georgia.

*We Want To Be Your Bank!*



Personal Financial Statement

AS OF: \_\_\_\_\_ SS# \_\_\_\_\_

TO: Century Bank of Georgia

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_ Residence Phone \_\_\_\_\_

Position or Occupation \_\_\_\_\_ Email Address \_\_\_\_\_

Business Name \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

This is a(n)  Individual Financial  Joint Financial Statement If joint complete the following:

Joint Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Position or Occupation \_\_\_\_\_

Business Name \_\_\_\_\_

Business Address \_\_\_\_\_ Business Phone \_\_\_\_\_

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY

If you are applying for joint credit with another party, use separate financial statement if borrowers are not joint applicants.

Reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

- 1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

\* List all amounts in dollars. Omit Cents.

Table with 2 columns: ASSETS, AMOUNT. Rows include Cash/Deposit Accounts, Life Insurance, Receivables, Stocks & Bonds, etc.

Table with 2 columns: LIABILITIES AND NET WORTH, AMOUNT. Rows include Accounts Payable, Loans, Taxes Due, etc.





Name: \_\_\_\_\_

Date: \_\_\_\_\_

SOURCE OF INCOME	CONTINGENT LIABILITIES
<b>FOR YEAR ENDED</b> _____ (Attach a copy of your most recent Income Tax Return and K-1's)	Are you indirectly liable for obligations of others? _____ If yes, please complete the attached <b>Contingent Debt Schedule</b>
	PERSONAL INFORMATION
Salaries - Yours	Number of Dependants _____ Ages _____
Salaries - Joint Applicant, if applicable	Are you obligated to pay alimony, child support, or separate maintenance payments? If so, provide details: _____
Bonuses & Commissions	
Dividends	
Interest	Are you a defendant in any suits or legal actions? If so, describe: _____
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Other Income: (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this debt)	Have you ever declared bankruptcy or had any judgments recorded against you? If so, explain circumstances. (Please include dates, location, amounts) _____
Capital Gains (Long Term)	Do you have a will? _____ If so, who is the executor? _____
	Do you have disability insurance? _____ If so, what is the monthly amount? _____ How many years are covered? _____
<b>TOTAL INCOME</b>	

**REPRESENTATIONS AND WARRANTIES**

The information contained in this statement is provided to induce Century Bank of Georgia to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that Century Bank of Georgia is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. The undersigned agree to provide any information or documentation requested by Century Bank of Georgia in order for Century Bank of Georgia to verify the identity in accordance with the USA Patriot Act. Each of the undersigned agrees to notify Century Bank of Georgia immediately in writing of any change in name, address, SSN/TIN or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to fulfill their obligations to Century Bank of Georgia. In the absence of such notice or a new full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify Century Bank of Georgia as required above, or to supply any information requested by Century Bank of Georgia, or if any information herein should prove to be inaccurate or incomplete in any material respect, Century Bank of Georgia may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, immediately due and payable. Century Bank of Georgia is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give Century Bank of Georgia any information they may have on the undersigned. The undersigned also consent to Century Bank of Georgia obtaining a consumer credit report(s) for the purpose of reviewing the obligation(s) of the undersigned, extending additional credit, taking collection action on the obligation(s) or for other legitimate purposes associated with the obligation(s). Each of the undersigned authorizes Century Bank of Georgia to answer questions about Century Bank of Georgia's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to Century Bank of Georgia is outstanding, the undersigned shall supply annually an updated financial statement. **CENTURY BANK OF GEORGIA MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.** This personal financial statement and any other financial or other information that the undersigned give Century Bank of Georgia shall be Century Bank of Georgia's property. Creditor is further authorized to answer any questions about Creditor's experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES

\_\_\_\_\_  
DATE

\_\_\_\_\_  
YOUR SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
JOINT SIGNATURE (IF APPLICABLE)

This statement received by: \_\_\_\_\_

Date \_\_\_\_\_ Branch \_\_\_\_\_





**Joint Intent Statement**

Name of Primary Borrower \_\_\_\_\_

Name of Co-Borrower \_\_\_\_\_

Name of Co-Borrower \_\_\_\_\_

Name of Co-Borrower \_\_\_\_\_

Name of Co-Borrower \_\_\_\_\_

Name of Co-Borrower \_\_\_\_\_

Name of Guarantor \_\_\_\_\_

Name of Guarantor \_\_\_\_\_

Name of Guarantor \_\_\_\_\_

Name of Guarantor \_\_\_\_\_

Name of Guarantor \_\_\_\_\_

Gross Annual Revenue from business in the preceding fiscal year (or annual income if individual) \_\_\_\_\_

**Rules under the Equal Credit Opportunity Act and Regulation B of the Federal Reserve Board require any person who requests an extension of credit, including any person who is or may become liable for such credit (co-borrower or guarantor), to indicate his/her intention to be jointly liable for credit. Please state your intent by choosing the appropriate checkbox.**

**Borrower, Co-Borrower and Guarantor  
Joint Intent Statement**

I am applying for individual credit in my own name (although other non-borrowers may pledge collateral to support this request).

We are applying for joint credit as Borrower(s) and/or Guarantor(s) as set forth above.

All parties signing below affirm the statement of joint intent and acknowledge receipt of notices disclosed on page 2 of this document.

Please include your title if you are signing on behalf of an entity.

\_\_\_\_\_  
Date Signature of Primary Borrower

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor

\_\_\_\_\_  
Date Signature of Co-Borrower/Guarantor



## Notices

### Appraisal Notice

You have a right to a copy of a Real Estate appraisal report if used in connection with your application for credit. If you wish to receive a copy, please notify your local Century Bank of Georgia office in writing at the address provided above. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, please provide your name, mailing address, appraised property address and the date of your application.

### Denial Disclosure

If your application for credit is denied, you have the right to a written statement of the specific reason(s) for the denial. A statement can be obtained by writing to the address below within 60 days from the date you are notified of the decision.

Attn: Loan Department  
Century Bank of Georgia  
P. O. Box 580,  
Cartersville, Ga 30120

We will send you a written statement of the reason(s) for the denial within 30 days of receiving your request. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the legal capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation, Consumer Response Center, 100 Walnut St., Box 11 Kansas City, MO 64106.

### Bank Secrecy Act Notice

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each "person" (individual or business) who opens an account. What this means for you: When you open an account, Century Bank of Georgia will ask for your name, address, date of birth (or proof of existence of a business entity) and other information that will allow us to identify you. Century Bank of Georgia also may ask to see your driver's license or other identifying documents. Loan products are offered through Century Bank of Georgia. Loans are subject to credit approval.

Equal Housing Lender



Member FDIC

