

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) Joint Name	☐ Individual Financial ☐ Joint Fina	ancial Statement If joint complete the following: Date of Birth	
Position or Occupation			
Business Name			
Business Address		Business Phone	
	YOU MAY APPLY FOR CREDIT INDIVIDU	JALLY 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.

ASSETS	AMOUNT
Cash/Deposit Accounts (Sch.1)	
Cash Value of Life Insurance (Sch. 2)	
Notes and Accounts Receivable	
Marketable Stocks & Bonds (Sch. 3)	
Stock in Closely Held Corporations (Sch. 4)	
Assets in Partnerships & Joint Ventures	
Vehicles, Boats, Machinery, & Equipment (Sch. 5)	
Real Estate (Sch. 6)	
Vested Interest in Pension/Retirement Accts. (Sch. 7)	
Other Assets (Sch. 8)	
Total Assets	

LIABILITIES AND NET WORTH	AMOUNT
Accounts Payable	
Loans on Life Insurance (Sch. 2)	
Income Taxes Due	
Liab of Partnerships/Joint Ventures	
Loans on Vehicles, Boats, etc.(Sch. 5)	
Loans on Real Estate (Sch. 6)	
Other Loans Payable (Sch. 9)	
Other Liabilities:	
Total Liabilities	
Net Worth	
Total Liabilities & Net Worth	

Name:										Date:		
Schedule 1				CASH /	DEPOSIT	ACCOUNTS						
NAME OF BANK, SAVINGS AND DEMAND LOAN, ETC. AND LOCATION DEPOSITS				ME OSITS			NK, SAVING AND LOCA			MAND OSITS	TIME DEPOSITS	
CBOG, Checking												
CBOG, Money Market												
Other Checking Accts												
									TOTAL			
Schedule 2 NAME OF PERSON				POLICY	FE INSUI	FACE AMOUNT	1	CASH	LOANS AGA	INST	IS POLI	CY ASSIGNED?
INSURED		BENEFICIARY		OWNER		(DEATH BENEFIT)		VALUE	POLICY			O WHOM?
					TOTAL							
Schedule 3		MAR	KETABLE			NDS (NYSE, AM			<u> </u>	1		
NUMBER OF SHARES/ FACE VALUE (BONDS)		DESCRIPTION			STERED IN ME OF	TO WHOM PLEDGED		DATE ACQUIR			MAR VAL	
, ,												
									TOTAL			
Schedule 4	STOCK IN	I CLOSELY-I	HELD COR	PORATIO	NS (Pleas	e provide F/S if total	l value exc	eeds10% c	of your Net Worth)	•		
NAME OF CORPOR			NAME OF	NUME			VALUE OF STATEMEN		IENT TOTAL SHARES		%.0	WNERSHIP
0. 00.0					NED SHARES OWNED		DATE		OUTSTAND	ING	,, 0	
					TOTAL]					
Schedule 5		1		S, BOATS		NERY AND EQU					1	
		EAR UIRED	COST		RKET LUE I	LOAN BALANCE		LOAN PAYABLE TO		HOV	W PAYABLE	
												per
												per
												per
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												per
												per
												per
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												per `

Name:		_					Date:
Schedule 6			REAL ES	TATE			
LOCATION AND DESCRIPTION OF PROPERTY	PROPERTY	Т	TLE IN	COST	MARKET	MORTGAGE	MORTGAGE PAYABLE TO
(INCLUDE DEMENSIONS OR ACRES AND % OWNERSHIP)	TYPE**	TVDE**		YR ACQUIRED	VALUE	BALANCE	HOW PAYABLE
	_						
							per Mont
							per Monti
	- -						non Month
							per Monti
							per
	_						per
	-						
							per
							per
	-						
				TOTAL			per
**P=Primary Residence, S=Seco	ondary Residence,	IR=Investme	ent/Rental, RL		L _ot, L=Land, C=	=Commercial, A=Agricu	_l lltural
Schedule 7					T ACCOUNTS		T
ACCOUNT	TYPE		IN NAME OF			ESTED WITH	MARKET VALUE
						TOTA	
Schedule 8	OTHER	ASSETS (P	ERSONAL PR	OPERTY, FUR	RNITURE, ETC.		
DESCRIP	TION		VA	LUE		TO WHOM P	LEDGED
		TOTAL					
Schedule 9 NAME AND ADDRESS OF LENDER	COLLATERAL PLE	DGED AND	OTHER LOANS ORIGINAL DATE	ORIGINAL	. AMOUNT/ T LIMIT	LOAN BALANCE	HOW PAYABLE
OF LENDER	NAMES OF COMARERS	OK ENDORSERS	DATE	CREDI	1 LIWITI	BALANCE	per
							per
							per
							per
							per
							per
							per
							per
							per
							per
							per
					TOTAL		

Name:		Date:
SOURCE OF INCOME		CONTINGENT LIABILITIES Are you indirectly liable for obligations of others?
FOR YEAR ENDED		If yes, please complete the attached Contingent Debt Schedule
(Attach a copy of your most recent Income Tax Retu	ırn and K-1's)	
		PERSONAL INFORMATION Number of Dependants Ages
Salaries - Yours		Are you obligated to pay alimony, child support, or separate maintenance payments? If so, provide details:
Salaries - Joint Applicant, if applicable		
Bonuses & Commissions		
Dividends		
Interest		Are you a defendant in any suits or legal actions?
Net Profits from:		If so, describe:
Rental Property		
Proprietorships		
Partnerships		Have you ever declared bankruptcy or had any judgments recorded against you?
Joint Ventures		If so, explain circumstances. (Please include dates, location, amounts)
Other Income: (Alimony, child support or separte maintenance income need not be revenealed if you do not wiish to have it considered as a basis for repaying this debt)		
		Do you have a will?
Capital Gains (Long Term)		If so, who is the executor?
		Do you have disability insurance?
		If so, what is the monthly amount? How many years are covered?
TOTAL INCOME		
REPRESENTATIONS AND WARRANTIES		
the guaranty of the undersigned. The undersigned acknowledge grant or continue credit or to accept a guaranty thereof. Each of complete. The undersigned agree to provide any information or identity in accordance with the USA Patriot Act. Each of the und SSN/TIN or employment and of any material adverse change (1 or (3) in the ability of any of the undersigned to fulfill their obligationsidered as a continuing statement and substantially correct. requested by Century Bank of Georgia , or if any information her the indebtedness of the undersigned or the indebtedness guaran inquiries it deems necessary to verify the accuracy of the informany person or consumer reporting agency to give Century Bank Bank of Georgia obtaining a consumer credit report(s) for the puthe obligation(s) or for other legitimate purposes associated with Century Bank of Georgia's credit experience with the undersigned undersigned shall supply annually an updated financial statement BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTH financial statement and any other financial sobut Creditor's experience with the undersigned fundament and any other financial sobut Creditor's experience.	e and understand that f the undersigned repr documentation requestersigned agrees to no.) in any of the informations to Century Bank If the undersigned fail rein should prove to be nteed by the undersignation contained hereir of Georgia any inforrurpose of reviewing the atheronal representation contained hereir of Georgia any inforrurpose of reviewing the atheronal representation of the control of the contro	orgia to extend or to continue the extension of credit to the undersigned or to others upon a Century Bank of Georgia is relying on the information provided herein in deciding to resents, warrants, and certifies that the information provided herein is true, correct, and sted by Century Bank of Georgia in order for Century Bank of Georgia to verify the bitify Century Bank of Georgia immediately in writing of any change in name, address, ation contained in this statement or (2) in the financial condition of any of the undersigned of Georgia. In the absence of such notice or a new full written statement, this should be to notify Century Bank of Georgia as required above, or to supply any information e inaccurate or incomplete in any material respect, Century Bank of Georgia may declare ned, immediately due and payable. Century Bank of Georgia is authorized to make all n and to determine the creditworthiness of the undersigned. The undersigned authorize mation they may have on the undersigned. The undersigned also consent to Century eo obligation(s) of the undersigned, extending additional credit, taking collection action on toch of the undersigned authorizes Century Bank of Georgia to answer questions about oligation or guaranty of the undersigned to Century Bank of Georgia is outstanding, the OF GEORGIA MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT. This personal give Century Bank of Georgia shall be Century Bank of Georgia's property. Creditor is (s). Applicant(s) are aware that any knowing or willful false statements regarding the a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or
THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND	D THE FOREGOING	REPRESENTATIONS AND WARRANTIES
		YOUR SIGNATURE
DATE		
		JOINT SIGNATURE (IF APPLICABLE)
DATE		` '
This statement received by:		
Date Branch		
DIGNOII		

Century Bank of Georgia Po Contingent D			tement					nyable, lines of credit, and other needed, you may copy this form.
Name:							DATE:	
Name of Borrower & Collateral	Origination Date	Original Amount	Term or Maturity	Present Balance	Interest Rate	Monthly Payment	Lender Guaranty Amount (\$)	**Purpose of Loan
		\$0		\$0		\$0	\$0	
						\$0		
							\$0	
			TOTAL:	\$0		\$0	\$0	** (Equipment, Vehicle, Mortgage, Operating Line of Credit, etc.)
By signing and dating below, I hereby cer and that Century Bank of Georgia may co								
Date:	-		-	Signature:				
Date:				Signature:				

Version: Jan 1/1/12

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		Joint Intent	t Statement	
Name of Pi	rimary Borrower			
Name of Co	o-Borrower			
Name of Co	o-Borrower			
Name of Co	o-Borrower			
Name of Co	o-Borrower			
Name of Co	o-Borrower			
Name of G	uarantor			
Name of G				
Name of G				
Name of G				
Name of G				
Gross Anni	ual Revenue from business in the pr	receding fiscal year (o	r annual income	e if individual)
an extensi	on of credit, including any persor	n who is or may beco for credit. Please s	ome liable for s tate your intent	Reserve Board require any person who request such credit (co-borrower or guarantor), to t by choosing the appropriate checkbox.
		Borrower, Co-Borro Joint Intent	Statement	intor
	I am applying for individual credit in request).	n my own name (altho	ough other non-b	porrowers may pledge collateral to support this
	We are applying for joint credit as I	Borrower(s) and/or G	uarantor(s) as se	et forth above.
All n	arties signing below affirm the statemen	nt of joint intent and ack	nowledge receipt	of notices disclosed on page 2 of this document.
7 tt. P		ease include your title if you a		• •
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			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



