



Instructions for completing financial statement (electronically):

1) There are **eight tabs** to the Excel spreadsheet attachment:

Tab 1: Instruction sheet

Tabs 2-5: Financial Statements

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

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

Tab 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) Totals for several categories of assets and liabilities on pages 2 and 3 will automatically calculate on the 1st page.

5) The only sections that will automatically total are ones that have schedules (ex. Sch. 1) listed in parenthesis. You will need to manually enter the amounts in the remaining cells.

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

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: _____ SSN ITI _____

TO: Century Bank of Georgia

Name _____ Date of Birth _____

Address _____

Individual Financial Joint Financial Statement If joint complete the _____ Residence Phone _____

Position or Occupation _____ Email Address _____

Business Name _____ SSN ITI _____

Business Address _____ Business Phone _____

This is a(n) _____

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 on Life Insurance, Taxes Due, etc.

Name: _____

Date: _____

Schedule 1 CASH / DEPOSIT ACCOUNTS

NAME OF BANK, SAVINGS AND LOAN, ETC. AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS	NAME OF BANK, SAVINGS AND LOAN, ETC. AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS
CBOG, Checking					
CBOG, Money Market					
Other Checking Accts					
TOTAL					

Schedule 2 LIFE INSURANCE

NAME OF PERSON INSURED	BENEFICIARY	POLICY OWNER	FACE AMOUNT (DEATH BENEFIT)	CASH VALUE	LOANS AGAINST POLICY	IS POLICY ASSIGNED? TO WHOM?
TOTAL						

Schedule 3 MARKETABLE STOCKS AND BONDS (NYSE, AMEX, NASDAQ)

NUMBER OF SHARES/FACE VALUE (BONDS)	DESCRIPTION	REGISTERED IN NAME OF	TO WHOM PLEDGED	DATE ACQUIRED	CUURENT MKT VALUE/SHARE	MARKET VALUE
TOTAL						

Schedule 4 STOCK IN CLOSELY-HELD CORPORATIONS (Please provide F/S if total value exceeds 10% of your Net Worth)

NAME OF CORPORATION	STOCK IN NAME OF	NUMBER OF SHARES OWNED	VALUE OF SHARES OWNED	ANNUAL STATEMENT DATE	TOTAL SHARES OUTSTANDING	% OWNERSHIP
TOTAL						

Schedule 5 VEHICLES, BOATS, MACHINERY AND EQUIPMENT

DESCRIPTION (INCLUDE YEAR, MAKE AND MODEL)	YEAR ACQUIRED	COST	MARKET VALUE	LOAN BALANCE	LOAN PAYABLE TO	HOW PAYABLE
						per
						per
						per
						per
						per
						per
						per
						per
						per
						per
TOTAL						

Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

Name: _____

Date: _____

Schedule 6 REAL ESTATE

LOCATION AND DESCRIPTION OF PROPERTY (INCLUDE DIMENSIONS OR ACRES AND % OWNERSHIP)	PROPERTY TYPE**	TITLE IN NAME OF	COST	MARKET VALUE	MORTGAGE BALANCE	MORTGAGE PAYABLE TO
			YR ACQUIRED			HOW PAYABLE
						per Month
						per Month
						per Month
						per
						per
						per
						per
						per
						per
						per
						per
						per
						per
TOTAL						

**P=Primary Residence, S=Secondary Residence, IR=Investment/Rental, RL=Residential Lot, L=Land, C=Commercial, A=Agricultural

Schedule 7 VESTED INTEREST IN PENSION/RETIREMENT ACCOUNTS

ACCOUNT TYPE	IN NAME OF	INVESTED WITH	MARKET VALUE
TOTAL			

Schedule 8 OTHER ASSETS (PERSONAL PROPERTY, FURNITURE, ETC.)

DESCRIPTION	VALUE	TO WHOM PLEDGED
TOTAL		

Schedule 9 OTHER LOANS PAYABLE

NAME AND ADDRESS OF LENDER	COLLATERAL PLEDGED AND NAMES OF COMAKERS OR ENDORSERS	ORIGINAL DATE	ORIGINAL AMOUNT/ CREDIT LIMIT	LOAN BALANCE	HOW PAYABLE
					per
					per
					per
					per
					per
					per
					per
					per
					per
					per
TOTAL					

Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

Name: _____

Date: _____

SOURCE OF INCOME	
FOR YEAR ENDED _____	
(Attach a copy of your most recent Income Tax Return and K-1's)	
Salaries - Yours	
Salaries - Joint Applicant, if applicable	
Bonuses & Commissions	
Dividends	
Interest	
Net Profits from:	
Rental Property	
Proprietorships	
Partnerships	
Joint Ventures	
Other Income: <small>(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)</small>	
Capital Gains (Long Term)	
TOTAL INCOME	

CONTINGENT LIABILITIES	
Are you indirectly liable for obligations of others? _____	
If yes, please complete the attached Contingent Debt Schedule	
PERSONAL INFORMATION	
Number of Dependents _____	Ages _____
Are you obligated to pay alimony, child support, or separate maintenance payments?	
If so, provide details: _____	
Are you a defendant in any suits or legal actions?	
If so, describe: _____	
Have you ever declared bankruptcy or had any judgments recorded against you?	
If so, explain circumstances. (Please include dates, location, amounts) _____	
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? _____	

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

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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

