

AUTHORIZATION TO OBTAIN AND RELEASE INFORMATION



I/We hereby authorize Community Bank of Pickens County to obtain any and all information they may require at any time for any purpose related to my/our credit transaction with Community Bank of Pickens County or any of its affiliated lenders, including obtaining my/our personal credit history from a consumer reporting agency, and I/we authorize the release of all such information to Community Bank of Pickens County or any of its affiliated lenders. I/We further authorize Community Bank of Pickens County to release such information to any entity they deem necessary for any purpose related to my/our credit transaction with them.

I/We hereby certify that the enclosed information (plus any attachments or exhibits) is valid and correct to the best of my/our knowledge.

I/We hereby acknowledge that all loan approvals will be in writing and subject to the terms and conditions set forth in a commitment letter signed by an officer of Community Bank of Pickens County.

Applicant #1

Applicant #2

X

X

Signature

Signature

Print Full Legal Name

Print Full Legal Name

Social Security Number

Social Security Number

Street Address

Street Address

City, State & Zip Code

City, State & Zip Code

Applicant #1 Date of Birth

Applicant #2 Date of Birth

Notice to applicants: If your application for business credit is denied, you have the right to a written statement of the specific reason for denial. To obtain a statement, please contact *Community Bank of Pickens County, P O Box 40, Jasper, GA 30143* within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 the applicant has the 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 the creditor is: FDIC Consumer Response Center, 1100 Walnut Street, Box 11, Kansas City, Missouri 64106.

Any further inquiries or questions regarding this Authorization should be directed to:

Community Bank of Pickens County

P O Box 40
Jasper, GA 30143