

Certification of Personal Financial Statement
Important: Date and sign statement



Name: _____

Address: _____

Attached financial statement dated: _____

Financial statement in favor of: _____

The attached financial statement (Statement) along with this Certification, are hereby given to National Bank of Commerce (Bank) by the person(s) in connection with an application for credit or extension of credit to such person(s) or to another based upon the guarantee of such person(s). Every person signing this Certification or the attached Statement agrees that the Lender is entitled to rely upon the information in the Statement and the Certification, in its credit decision relating to such person or to another based upon the guarantee of such person.

Every person who signs the Statement certifies and agrees that (1) the information provided in the Statement is true and complete and gives an accurate description of such person's financial condition; except as listed on the Statement, (2) such person has no undisclosed direct or contingent liabilities; and (3) title to all listed assets is solely in the name of such person and no other person or entity has an interest in such asset, unless otherwise listed in the Statement.

In the event of any changes in such person's name, address, or employment, such person agrees to send written notice to the Bank within five (5) business days after such change. Every person who signs the Statement and this Certification further agrees to send written notice to the Bank within five (5) business days after the occurrence of any material and adverse change (A) in any of the information contained in the Statement, or (B) in the ability of such person to perform his or her obligations which are owed to the Bank or (C) in the financial condition of such person. If no such written notice is given, the Bank shall be authorized to consider the Statement as a continuing Statement, substantially correct in all respect.

The Bank is hereby authorized to request a consumer credit report on any person signing the Statement or this Certification in connection with the present application of credit or any update, renewal, or extension of such credit. Upon request, the Bank will tell any such person whether or not a consumer credit report was requested, and if requested the name and address of the consumer reporting agency that furnished the report. Every person signing the Statement or this Certification further authorizes the Bank to make all necessary inquires to verify the information in the Statement and also authorizes all such persons or entities the Bank contacts to completely respond to such inquiries.

It may be a crime punishable by a fine or imprisonment or both to knowingly make false statements concerning any of the above information, under provisions of applicable federal and state law.

(Date Signed)

X _____
Signature

X _____
Signature (if applicable)