



CERTIFICATION OF INCOME TAX RETURN FOR YEAR _____

NAME _____

ADDRESS _____

TAX I.D. or SOCIAL SECURITY NO. _____ TELEPHONE _____

- Individual
- Partnership
- Corporation
- Other

TO: The Piedmont Bank

The attached financial Income Tax Return is the most recent Income Tax Return prepared by or for me. I understand that The Piedmont Bank is relying on the information in this return in deciding to give or continue the financial accommodation or extension of credit requested or received. These returns are delivered to The Piedmont Bank to induce it to extend credit from time to time and/or to continue its present extensions of credit, at its discretion, to the undersigned. The undersigned hereby certifies that these returns are correct and complete, and accurately reflect the condition and affairs of the undersigned at the date and for the period(s) stated and accurately represent tax returns filed with the Internal Revenue Service.

The undersigned also represents and warrants that to his knowledge there has to date been no material adverse change in the condition or affairs of the undersigned from the date of said statements.

The Piedmont Bank is authorized to make all inquiries deemed necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The Piedmont Bank is authorized to check the company's credit history and the credit and employment history of any guarantor or borrower, either directly, or through a credit reporting agency or service, and to answer questions about its credit experience with any of the parties set forth below.

I HAVE READ, UNDERSTAND AND AGREE TO MAKE THESE REPRESENTATIONS AND WARRANTIES.

If an individual:

If a Partnership, Corporation or Other Business

Signature _____

Date _____

By _____

Spouse's Signature

Title _____

(Only if requesting financial accommodation jointly with your spouse)

Date _____

Date _____