

# IMPORTANT APPLICANT INFORMATION

Borrower Name(s):  
J. KEITH SWINEY

Lender:  
LEHMAN BROTHERS BANK, FSB  
400 PROFESSIONAL DRIVE, SUITE 500  
GAITHERSBURG, MD 20879

Property Address:  
81 SOUTH MAIN STREET  
LUTHERSVILLE, GEORGIA, 30251

Date: 3/23/2007

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR REQUESTING A LOAN

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 who opens an account or requests a loan.

What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

3/23/07

Borrower J. KEITH SWINEY Borrower Date

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Sample Document Only