

Transaction Report for CL-419003600

Bank #: 033 THE GEO D WARTHEN BANK
 User: 4296 Jason D. Prince

Customer

MICHAEL DEE THOMPSON
 *****DO NOT MAIL *****
 *****DO NOT MAIL *****
 *****DO NOT MAIL ***** , GA 11111-1111

Relationship

Borrower \$ S

| Post Date Eff Date | Transaction Code | Debits | Credits | Balance Escrow Balance | Principal Amount Interest Amount | Description | Additional Information |
|-----------------------|--|----------|-------------|---------------------------|-------------------------------------|---|--|
| 5/3/2019 | 698 Partial chgoff pri credit | | \$44,530.25 | \$7,999.54 | \$44,530.25 \$0.00 | Chg Down per Ken bal due 04 Rigid Motorcycle ash | 9044/11/7 MTE Module By ahaynes |
| 3/11/2019 | 84 Principal only Payment | | \$137.53 | \$52,529.79 | \$137.53 \$0.00 | Bankruptcy Payment ash | 9044/10/15 MTE Module By ahaynes |
| 2/14/2019 | 84 Principal only Payment | | \$344.02 | \$52,667.32 | \$344.02 \$0.00 | Bankruptcy Payment ash | 9044/10/13 MTE Module By ahaynes |
| 1/15/2019 | 84 Principal only Payment | | \$171.81 | \$53,011.34 | \$171.81 \$0.00 | Bankruptcy Payment | 9044/8/23 MTE Module By ahaynes |
| 11/30/2018 | 88 Principal Reduction | | \$10,000.00 | \$53,183.15 | \$10,000.00 \$0.00 | 2007 Jeep Wrangler moved to other assets ash | 9044/10/3 MTE Module By ahaynes |
| 11/13/2018 | 84 Principal only Payment | | \$729.05 | \$63,183.15 | \$729.05 \$0.00 | Bankruptcy Payment ash | 9044/12/20 MTE Module By ahaynes |
| 11/7/2017 | 78 Late charge assessment | \$42.60 | | \$63,912.20 | \$42.60 \$0.00 | | 0/0/389 System |
| 10/10/2017 | 78 Late charge assessment | \$42.60 | | \$63,912.20 | \$42.60 \$0.00 | | 0/0/631 System |
| 9/7/2017 | 78 Late charge assessment | \$42.60 | | \$63,912.20 | \$42.60 \$0.00 | | 0/0/396 System |
| 8/29/2017 | 76 Payment (Accrued first) | | \$852.08 | \$63,912.20 | \$0.00 \$852.08 | | 2/0/110030 POD |
| 8/10/2017 | 33 Adjustment Miscellaneous Interest Debit | \$748.58 | | \$63,912.20 | \$0.00 \$748.58 | | 0/0/509 Adjustment System |
| 8/10/2017 | 76 Reversal Payment (Accrued first) | | \$852.08 | \$63,912.20 | \$852.08 \$0.00 | | 9007/907/1 Reversal BancTx By igonzalez |



DOR - Motor Vehicle Title/Tag Application

Original Title Fee \$ 18.00
 Replacement Title Fee \$ 8.00
 Title Penalty Fee \$ 10.00
 Expedited Title Fee \$ 10.00

*Expedited title processing is only available by mail or in person at DOR/Motor Vehicle Division for non Title Ad Valorem Tax vehicles.

Fair Market Value _____
 * Rebates _____
 Trade In Value _____
 Taxable Value _____
 Taxable Value x Rate = _____ (TAVT)
 *This value is applicable only for a new vehicle not listed in the MVD assessment manual.

Vehicle Section: Except for the signature, this application must be typed, electronically completed & printed or legibly hand printed in black or blue ink.

| | | | | | | | |
|--|--------------|----------------|--------------------------|----------------|-------|-----------|-------------|
| Vehicle Identification Number 4B7H846954S002604 | Year 2004 | Make CUSTOM | Body Style MOTORCYCLE | Model RIGID | Color | Cylinders | New or Used |
|--|--------------|----------------|--------------------------|----------------|-------|-----------|-------------|

| | | | | | |
|----------------|------------------------|-----------------|--------------------------------|------------------------|------------|
| Date Purchased | Emission Certificate # | Current Title # | Current Title's State of Issue | GA County of Residence | District # |
|----------------|------------------------|-----------------|--------------------------------|------------------------|------------|

| | | |
|---------------------------|--|------|
| Odometer Reading 15000 | Odometer reading is actual miles unless you check one of the following boxes: <input type="checkbox"/> EXEMPT <input type="checkbox"/> Exceeds Mechanical Limits of Odometer <input type="checkbox"/> Not the Actual Mileage, Warning odometer discrepancy! | Fuel |
|---------------------------|--|------|

Complete For All Commercial Vehicles

| | | | | | |
|-----------------------------|--|---|-------------------------|-----------------|--|
| Gross Vehicle Weight & Load | Straight Truck? <input type="checkbox"/> Yes <input type="checkbox"/> No | Used For Hire? <input type="checkbox"/> Yes <input type="checkbox"/> No | Type of Trailer Pulled? | Product Hauled? | Is This A Farm Vehicle? <input type="checkbox"/> Yes <input type="checkbox"/> No |
|-----------------------------|--|---|-------------------------|-----------------|--|

Number of Owners _____ **Owner Section** Leased Vehicle? No Yes (Complete Lessee Section)

| | | |
|---|---|----------------------|
| Owner # 1 | Full Legal Name of Owner #1 | Date of Birth |
| Driver's License # (If individual) State/Country of Issue* | First, Middle, Last, Suffix MICHAEL DEE THOMPSON | _____/1970 |

| | | |
|---|--|--|
| If you purchased this vehicle from an out-of-state dealer/business, did you pick-up the vehicle out-of-state? <input type="checkbox"/> Yes <input type="checkbox"/> No | Full Legal Name of Business/Leasing Company's Name | Purchaser's GA Sales Tax # (when applicable) |
|---|--|--|

| | | |
|--|------------------------------------|----------------------|
| Owner # 2 | Full Legal Name of Owner #2 | Date of Birth |
| Driver's License # (If an individual) State/Country of Issue* | First, Middle, Last, Suffix | |
| Full Legal Name of Business/Leasing Company's Name | | |

| | |
|--|--|
| Address (Street address including city, state & zip) | Mailing Address (If different from street address including city, state & zip) |
|--|--|

| | |
|-----------------------|-----------------------|
| Seller Section | Lessee Section |
|-----------------------|-----------------------|

| | |
|--|------------------------------------|
| GA Dealer's/Bank's 12 Digit Customer ID# (If Applicable) | Driver's License #, if individual* |
|--|------------------------------------|

| | |
|---|--|
| Full Legal Name or Business Name & Address: | Lessee's Full Legal Name & Address or Business Lessee's Full Name & Address: |
|---|--|

| | |
|---|-----------------------------|
| If Georgia Seller, GA County Name <input type="checkbox"/> *Directly Financed Dealer Sale | Lessee's GA County Location |
|---|-----------------------------|

Security Interests or Liens Section

Number of Security Interests or Liens: _____

| | |
|---|---|
| Security Interest Holder's/Lien Holder's ELT 12 Digit Customer ID # 001106774590 | Security Interest Holder's/Lien Holder's ELT 12 Digit Customer ID # |
|---|---|

| | |
|--|---|
| Name & Address of 1st Security Interest Holder/Lien Holder: The Geo. D. Warthen Bank 216 North Harris Street Sandersville, GA 31082 | Name & Address of 2nd Security Interest Holder/Lien Holder: |
|--|---|

| | |
|--|--|
| Security Interest Holder's/Lien Holder's ELT 12 Digit Customer ID# | Name & Mailing Address of Attorney-in-Fact - Attach original power of attorney if title is to be mailed to attorney-in-fact. |
|--|--|

| | |
|---|--|
| Name & Address of 3rd Security Interest Holder/Lien Holder: | |
|---|--|

I do solemnly swear or affirm under criminal penalty of a felony for fraudulent use of a false or fictitious name or address or for making a material false statement punishable by fine up to \$5,000 or by imprisonment of up to five years, or both, that the statements contained herein are true & accurate.

Owner #1 Signature X Michael D Thompson Owner #2 Signature _____

*A Georgia license plate and registration will not be issued until the applicant presents, at the time of application, their valid Georgia driver's license or Georgia identification card. Owner's E-mail Address _____

**CONSUMER LOAN AGREEMENT - CLOSED-END
RENEWAL AGREEMENT**
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901

| LOAN NUMBER | TRANSACTION DATE | PRINCIPAL AMOUNT | MATURITY DATE | INTEREST RATE | TRANSACTION KEY |
|-------------|------------------|------------------|---------------|---------------|-----------------|
| 419003600 | June 13, 2017 | \$63,912.20 | June 28, 2022 | 7.500% | 13751 |

LOAN PURPOSE: Consolidate all loans into one payment

This note is a renewal of the referenced loan(s).

| LOAN NUMBER | LOAN DATE | LOAN BALANCE |
|-------------|------------|--------------|
| 417549300 | 04/26/2016 | \$30,105.11 |
| 418086700 | 12/29/2015 | \$17,626.40 |
| 418253300 | 04/26/2016 | \$7,700.00 |

BORROWER INFORMATION

MICHAEL DEE THOMPSON
117 COUNTY LINE ROAD NW
HADDOCK, GA 31033

LOAN AGREEMENT. This Consumer Loan Agreement will be referred to in this document as the "Agreement" or "Note" and includes any extensions, renewals, modifications, and substitutions of this Agreement.

LENDER. "Lender," "you" or "your" means The Geo. D. Warthen Bank whose address is 216 North Harris Street, P.O. Box 637, Sandersville, Georgia 31082, its successors and assigns.

BORROWER. "Borrower," "I," "my" or "me" means each person identified above in the BORROWER INFORMATION section who signs this Note.

PROMISE TO PAY. I promise to pay, according with the terms below, on or before the Maturity Date, the principal amount of Sixty-three Thousand Nine Hundred Twelve and 20/100 Dollars (\$63,912.20) and all interest on the outstanding principal balance and any other charges, including service charges. I shall pay such amounts to the order of Lender at its office at the address noted above or at such other place as Lender may designate in writing. I will make all payments in lawful money of the United States of America. I understand that the Lender may, at its option, transfer this Note.

TRUTH IN LENDING DISCLOSURE

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | AMOUNT FINANCED | TOTAL OF PAYMENTS |
|--|---|--|--|
| The cost of my credit as a yearly rate is 7.600% | The dollar amount the credit will cost me is \$18,800.23 | The amount of credit provided to me or on my behalf is \$63,708.85 | The amount I will have paid after I have made all payments as scheduled is \$82,509.08 |
| PAYMENT SCHEDULE. This loan will be paid according to the following schedule: 59 consecutive payments of principal and interest in the amount of \$852.08 beginning on July 28, 2017 and continuing on the same day of each month thereafter. | | | |
| BALLOON PAYMENT: One final payment of \$32,236.36 shall be due on June 28, 2022, unless demanded earlier. | | | |
| OTHER FEES | | DOLLAR AMOUNT | |
| Filing Fee | | \$ 18.00 | |
| SECURITY. A security interest in the following: motor vehicle and Non-Titled Personal Property. | | | |



PAYABLE ON DEMAND. My obligation is payable on demand. Payment in full of all sums owing under the terms of this Agreement is due upon Lender's demand or the Maturity date, whichever is earlier.

LATE PAYMENT CHARGE. If any required payment is more than 10 days late, then at Lender's option, Lender will assess a late payment charge of 5.000% of the amount past due, subject to a minimum charge of \$20.00.

PREPAYMENT. If I pay off early, I will not have to pay a penalty. I will not be entitled to a refund of part of the finance charge.

ADDITIONAL CONTRACT TERMS. See below for further information about nonpayment, default, the right to accelerate the maturity of the obligation, and prepayment rebates and penalties.

CREDIT LIFE AND CREDIT DISABILITY INSURANCE. Credit Life and Credit Disability Insurance are not required to obtain credit and will not be provided unless I agree to pay the premiums and coverage costs by signing or initialing below. With respect to insurance: (1) this is only a request and application for insurance and the coverage may be denied; (2) if it is denied, the requesting party(ies) will be notified; and (3) the amount of coverage will be shown in the insurance policy and/or certificate. If I choose to obtain coverage or if it is required by law, the term of the coverage is shown below. If joint coverage, both applicants are to sign or initial.

| TYPE | PREMIUM AMOUNT | TERM | CHOICE | SIGNATURES/INITIALS |
|----------------------------------|----------------|-----------|---|---------------------|
| Credit Life Life of the South | \$2,059.34 | 60 months | I want Single Credit Life Insurance | X MDS |
| Credit Disability | N/A | N/A | I DO NOT want Credit Disability Insurance | X MDS |

ITEMIZATION OF AMOUNT FINANCED. The Itemization of Amount Financed is presented below as requested by me.

| DESCRIPTION | DOLLAR AMOUNT |
|---|--------------------|
| Amounts Paid to Others on Borrower's Behalf (itemized below) | 2,280.69 |
| DECISION DYNAMICS | 3.35 |
| MV1 Title Fee | 18.00 |
| The Geo. D. Warthen Bank | 200.00 |
| Credit Life Insurance to Life of the South | 2,059.34 |
| Amount Given Directly to Borrower | 6,200.00 |
| Amount Paid on Borrower's Accounts with Creditor (itemized below) | 55,431.51 |
| Renewal of:417549300 | 30,105.11 |
| Renewal of:418086700 | 17,626.40 |
| Renewal of:418253300 | 7,700.00 |
| Prepaid Finance Charges (itemized below) | -203.35 |
| DECISION DYNAMICS | 3.35 |
| The Geo. D. Warthen Bank | 200.00 |
| Total Amount Financed | \$63,708.85 |

THIRD PARTY PAYMENT ACKNOWLEDGMENT AND AGREEMENT. I acknowledge and agree that some payments made to third parties as part of this transaction including, but not limited to, payments for insurance premiums for insurance purchased in connection with this transaction, may result in money being retained by Lender or paid to Lender in the form of commissions or other remuneration.

INTEREST RATE AND SCHEDULED PAYMENT CHANGES. Interest will begin to accrue on the date of this Note. The interest rate on this Note will be fixed at 7.500% per annum.

Nothing contained herein shall be construed as to require the Borrower to pay interest at a greater rate than the maximum allowed by law. Interest on this Note is calculated on an Actual/365 day basis. The unpaid balance of this loan shall, while any Event of Default exists under this Note or any other agreement related to the loan, be subject to a default rate of interest equal to 16.000% per annum.

COLLATERAL/SECURITY AGREEMENT. To secure the repayment of my loan, I hereby grant to Lender a security interest/lien in or upon the Collateral listed below:



- 2004 CUSTOM RIGID VIN 4B7H846954S002604.
- 24 FT. CAROLINA SKIFF CENTER CONSOLE BOAT WITH 200 HORSE POWER YAMAHA SALTWATER MOTOR.
- 2007 JEEP WRANGLER VIN 1J4GA69177L148935.

The subject matter of such security interest or lien is called "Collateral" in this Note. I have given no other Collateral for my loan. Except for your security interest or lien, the Collateral is owned free and clear from any security interest, lien, or other adverse claim other than as now disclosed by me to you in writing. I will not allow any other security interest, lien, or adverse claim to attach to the Collateral.

I agree that I will fully cooperate with you in placing and maintaining your security interest or lien in the Collateral. I authorize you to file a conforming Financing Statement or other similar document to perfect your security interest in the Collateral. I agree that I will execute any documents necessary for you to perfect your security interest or lien, and grant you a power of attorney to file or execute any document on my behalf that is necessary to obtain or maintain your security interest in the Collateral.

I will not move the Collateral from the state where it is now located for any extended period without your written consent. I will notify you at once if the Collateral is to be moved from my address shown above or at such other address where I have informed you that the Collateral is located. You may examine and inspect the Collateral at any time.

I will not sell or otherwise transfer ownership of the Collateral. I will not use the Collateral for any unlawful purpose. I will keep the Collateral in good repair.

The Collateral I am giving you a security interest in or a lien on will also secure all future debt that shows me giving you a security interest in "personal property securing other loans with Lender" within the Truth-in-Lending disclosure of any future loan agreement. Such a future disclosure will also reflect any exclusions from its scope, for example, "excluding household goods and my principal dwelling."

I promise to pay any taxes or assessments on the Collateral as they come due. If I fail to pay them, you may pay them at your option to protect your interest and I agree to pay you for your expense. If I fail to pay you, and if permitted by law, you may add the protective advance to the balance owing under this Note. You may increase the amount of my regular payment in order to amortize the added advance(s) by the time my final payment is due or, alternatively, I will end up having a larger final payment.

LATE PAYMENT CHARGE. If any required payment is more than 10 days late, then at Lender's option, Lender will assess a late payment charge of 5.000% of the amount past due, subject to a minimum charge of \$20.00.

PREPAYMENT PENALTY. This Note may be prepaid, in full or in part, at any time, without penalty.

RETURNED CHECK FEE. Checks or drafts in payment of amounts owing hereunder which are returned to Lender unpaid are subject to a returned check fee equal to: (a) five percent (5.0%) of the face amount of the check, draft, or order; or (b) \$0.00; whichever is greater. In addition, Lender may assess a charge equal to the amount Lender is charged by the institution returning the check, draft, or order. However, the amount of the returned check fee will not exceed the maximum amount allowed by applicable law as amended from time to time. At Lender's discretion, and after any notice required by applicable law, Lender may add such fee to the balance owing under this Note.

PROPERTY INSURANCE. I will insure the Collateral through a company of my choice subject to your reasonable approval. You will be named as loss payee or, at your request mortgagee, for your protection. This insurance will protect the Collateral against loss by theft, fire and collision, perils within the term "comprehensive" to the extent applicable, and as otherwise required by you. It will also provide "all risks" Hull insurance as to any Collateral which is an aircraft or boat and related accessories when applicable. I will deliver satisfactory evidence of such insurance to you.

If I fail to insure the Collateral, you may do so at your option to protect your interest, and you may include any other coverage you feel appropriate, and I agree to pay you for any premiums. If I fail to pay you, and if permitted by law, you may add the protective advance to the balance owing under this Note. You may increase the amount of my regular payment in order to amortize the added insurance premiums by the time my final payment is due or, alternatively, I will end up having a larger final payment.

APPLICATION OF PAYMENTS. You may apply my payments to amounts owing in whatever order you choose unless a specific order is required by law.

PAYABLE ON DEMAND. This Agreement is payable on demand. Payment in full of all sums owing under the terms of this Agreement is due upon Lender's demand or the Maturity date, whichever is earlier.

SETOFF. To the extent permitted by law, I give you the right to setoff any of my money or property which may be in your possession against any amount owing under this Note. This right of setoff does not extend to any IRA, Keogh accounts or similar tax deferred deposit accounts that I may have with you. You will not be liable for the dishonor of any check when the dishonor occurs because you setoff a debt against my account. I agree to hold you harmless from any claim arising as a result of you exercising your right to setoff.

OTHER PROMISES. Reference is made to any related mortgage, trust deed, assignment, security agreement, pledge, or similar document for other promises which I make to you and terms and conditions governing my loan.

DEFAULT. I will be in default and you may, to the extent permitted by law, declare the entire unpaid balance of this loan immediately due and payable if:

- (a) I do not keep any promise or perform any obligation under this Note or any other Agreement that I may have with you;
- (b) I give you false or misleading information in order to obtain, or while I owe on, this loan;
- (c) I should die or become involved in any bankruptcy, receivership, insolvency, or custodial proceedings brought by or against me;



- (d) I should have a judgment or tax lien filed against me or any attachment or garnishment should be issued against any of my property or rights, specifically including anyone starting an action or proceeding to seize any funds that I may have on deposit with you; or
- (e) you, in good faith, reasonably believe my ability to repay the indebtedness owed under this loan, any Collateral, or your ability to resort to any Collateral, is diminished.

REMEDIES. If I am in default under this Agreement, you may, to the extent permitted by law, without any prior notice or demand, unless required by law, do any one or more of the following:

- (a) Require payment of the entire unpaid balance of this loan;
- (b) Require that I give you the Collateral, if any;
- (c) If I do not give you the Collateral, then to the extent permitted by law, you may enter the premises where the Collateral is located and take possession of it;
- (d) Sell, maintain possession of, or dispose of the Collateral, in any manner permitted by law; or
- (e) Use any and all remedies available to you under the law, or in any instrument securing this Agreement.

You may assert the defense of a superior right of possession as the holder of a security interest to any allegation by me of wrongful taking and conversion. If permitted by law, I waive any right I might otherwise have to a hearing prior to a court issuing any replevin, claim and delivery, detinue or similar order in relation to the Collateral. After appropriate application of the proceeds of any sale, I will be liable to pay any resulting deficiency on my loan to you, to the extent permitted by law. In taking possession of the Collateral, you may come into possession of certain of my personal property. In that event, you may hold such property for whatever period of time you feel is reasonable. If I do not claim my property during such hold period, you may dispose of it without any liability to me.

ASSIGNABILITY. You may assign, pledge or transfer this Agreement or any of its rights and remedies without notice, with all or any of the obligations. The assignee shall have the same rights and remedies as if named herein in place of you. I may not assign this Agreement or any benefit accruing hereunder without your express written consent.

GENERAL WAIVERS. To the extent permitted by law, I severally waive any required notice of presentment, demand, acceleration, intent to accelerate, protest and any other notice and defense due to extensions of time or other indulgence by Lender or to any substitution or release of collateral. No failure or delay on the part of Lender, and no course of dealing between Borrower and Lender, shall operate as a waiver of such power or right, nor shall any single or partial exercise of any power or right preclude other or further exercise thereof or the exercise of any other power or right.

JOINT AND SEVERAL LIABILITY. If permitted by law, each Borrower executing this Note is jointly and individually obligated to pay all amounts owed according to the terms and conditions of the Agreement.

SEVERABILITY. If a court of competent jurisdiction determines any term or provision of this Agreement is invalid or prohibited by applicable law, that term or provision will be ineffective to the extent required. Any term or provision that has been determined to be invalid or prohibited will be severed from the rest of this Agreement without invalidating the remainder of either the affected provision or this Agreement.

HEADINGS. The headings preceding text in this Note are for my general convenience in identifying subject matter, but have no limiting impact on the text which follows any particular heading.

ATTORNEYS' FEES AND OTHER COSTS. If legal proceedings are instituted to enforce the terms of this Note, I agree to pay all costs of the Lender in connection therewith, including reasonable attorneys' fees. Attorney fees shall not exceed 15 percent of the principal and interest owing.

GOVERNING LAW. I understand and agree that this Note will be governed by the laws of the State of Georgia except to the extent that federal law controls.

ORAL AGREEMENTS DISCLAIMER. This Note represents the final agreement between the parties and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties. There are no unwritten oral agreements between the parties.

By signing this Note on the date shown below, I acknowledge reading, understanding, and agreeing to all its provisions, and receiving a completely filled in copy of this Note.

x Michael D. Thompson 6/13/17
 MICHAEL DEE THOMPSON Date

LENDER: The Geo. D. Warthen Bank

Jason David Prince 6/13/17
 By: Jason David Prince Date
 Its: Assistant Vice President



JA/20

13751

1/28

LOAN DOCUMENT CHECKLIST-CONSUMER/BUSINESS

Michael Dee Thompson

PRIMARY NAME OF BORROWER (LAST, FIRST, M.I.)

[Redacted]

SOCIAL SECURITY NUMBER

[Redacted]

NOTE NUMBER

J. Prince

LOAN OFFICER

6.13.17

NOTE DATE

Date of Bill

SECONDARY NAME OF BORROWER (LAST, FIRST, M.I.)

[Redacted] NW

PHYSICAL ADDRESS

same

MAILING ADDRESS

Haddock, GA 31033

CITY, STATE, ZIP

[Redacted]

CELL PHONE #

[Redacted]

SOCIAL SECURITY NUMBER

CELL PHONE #

MAP/ARCEL

232-8843

HOME PHONE #

Milledgeville Police Dept
Employer

- ① 2007 Jeep Wrangler Rubicon
- ② 2004 Rigid Custom m/c
- ③ 24 Ft Carolina Skiff center console outboard

5 yr balloon, 2.5 yr amort

\$30,105.11 refi

\$7700.00 refi

\$17,626.40 refi

\$6200.00

\$61,631.51

7.5

INT. RATE

Consolidate all loans

PURPOSE

[Redacted]

ALSO HELD ON NOTE

CENSUS TRACK

CREDIT LIFE Yes A&H No

INSURANCE COMPANY

INSURANCE COMPANY ADDRESS

FEES: \$200 LF

\$3.35 FLT Fee

\$18.00 MVA title

| LOAN DOCUMENTS | Required Document | Loan Processor | Loan Officer | Compliance Officer |
|---|-------------------|----------------|--------------|--------------------|
| Application- COMPLETE DATED AND SIGNED | | | | |
| Initial for joint credit - application | 1/28 | | JP | |
| CIP FORM if new customer | | | | |
| Code Sheet | 1/28 | | JP | |
| Borrowers Blanket Authorization - if applicable | | | | |
| ARM DISCLOSURE | | | | |
| CREDIT REPORT | | | | |
| Credit Report | 1/28 | | JP | |
| Credit Score Disclosure | | | | |
| LOAN APPROVAL/ANALYSIS | | | | |
| LOAN DECISION SUMMARY/CREDIT ANALYSIS | | | | |
| PROOF OF INCOME | 1 | | | |
| ANY INCOME DOCUMENTATION - | | | | |
| EMPLOYMENT VERIFICATION IF APPLICABLE | | | | |
| INSURANCE DISCLOSURES | | | | |
| INSURANCE ANNUITY DISCLOSURE (LIFE OF THE SOUTH) | | | | |
| SALE OF INSURANCE DISCLOSURE | 1/28 | | JP | |
| CREDIT LIFE/AH POLICY | 1/28 | | JP | |
| FLOOD - IF APPLICABLE | | | | |
| STANDARD FLOOD HAZARD DETERMINATION FORM - PRIOR TO CLOSING!!! | | | | |
| FLOOD NOTICE - SIGNED IF PROPERTY IS IN FLOOD ZONE - PRIOR TO CLOSING | | | | |
| FLOOD INSURANCE - PAID RECEIPT - DECK SHEET - PRIOR TO CLOSING | | | | |
| EVIDENCE OF INDEBTEDNESS | | | | |
| Reg Z Disclosure Note | 1/28 | | JP | |
| Commercial Loan Note | | | | |
| Final Truth in Lending | | | | |
| Security Agreement | | | | |
| Business Purpose Statement | | | | |
| Commercial Loan Settlement Statement | | | | |
| Hypothecation Agreement | | | | |
| Cosigner/Guarantor | | | | |
| Resolution | | | | |
| Authorization to debit | | | | |
| Loan renewal agreement | 1/28 | | JP | |
| DOCUMENTS FOR NEGOTIABLE COLLATERAL | | | | |
| Collateral Receipt | | | | |
| Reg U Purpose Statement | | | | |
| Stock/ Bond Power | | | | |
| Assignment of Deposits | | | | |
| Depository Acknowledgement | | | | |
| Assignment of Life Insurance Policy | | | | |
| TITLE | | | | |
| Preliminary Title Opinion | | | | |

| | | | | |
|--|--|--|----|--|
| Final Title Opinion | | | | |
| CERTIFICATE OF TITLE | | | | |
| MV1 | | | | |
| POWER OF ATTORNEY | | | | |
| COLLATERAL VALUATION-BILL OF SALE/NADA VALUE | | | | |
| LANDLORDS WAIVER | | | | |
| | | | | |
| DOCUMENTS FOR NON-NEGOTIABLE COLL | | | | |
| UCCI Financing Statement | | | | |
| UCCI Financing Statement-Real Estate Rec | | | JP | |
| DEED S/D | | | | |
| SECURITY DEED | | | | |
| ADJUSTABLE RATE RIDER | | | | |
| DEED MODIFICATIONS | | | | |
| Assignment of Leases and Rents | | | | |
| Estoppel letter | | | | |
| Right of Redssion (if customer purpose & primary residence for collateral) | | | | |
| INSURANCE | | | | |
| Agreement to Provide Insurance | | | | |
| PROOF OF INSURANCE | | | JP | |
| ESCROW (IF APPLICABLE) | | | | |
| INITIAL ESCROW DISCLOSURE | | | | |
| PROOF OF TAXES FROM TAX OFFICE OR WEBSITE | | | | |
| INSURANCE DECK SHEET WITH ANNUAL PREMIUM | | | | |
| APPRAISAL | | | | |
| APPRAISAL | | | | |
| RIGHT TO COPY OF APPRAISAL | | | | |
| RECEIPT OF APPRAISAL | | | | |
| | | | | |
| COMPLIANCE | | | | |
| HUD 1 OR HUD 1A | | | | |
| W-9 | | | | |
| MILITARY STATUS FORM | | | | |
| SIGNATURE NAME AFFIDAVIT | | | JP | |
| NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION | | | | |
| NOTICE REGARDING INACCURATE INFORMATION | | | JP | |
| PRIVACY NOTICE - IF NEW CUSTOMER | | | JP | |
| AFFIDAVIT OF OCCUPANCY | | | | |
| Error and Omissions Compliance Agreement | | | JP | |
| | | | | |
| FINANCIAL STATEMENT | | | | |
| TAX RETURNS | | | | |
| PROFIT AND LOSS STATEMENT | | | | |
| ALL FINANCIAL INFORMATION OTHER THAN CHECK STUBS | | | | |
| | | | | |
| OTHER DOCUMENTATION | | | | |
| LOAN CALCULATIONS | | | | |
| PAYOFFS | | | JP | |
| LOAN SUMMARY | | | | |
| | | | | |
| COUPON BOOK | | | | |
| PRINT A BILL | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

CHECKS PAYABLE TO :

_____ \$ _____

_____ \$ _____

_____ \$ _____

_____ \$ _____

Name Michael Dee Thompson

Account # 419003600

TRANSACTION # 13751

| CALL REPORT CODES | | COLLATERAL CODES | POLICY XCEPT |
|-------------------|---|---|----------------|
| 1.a.(1) | Family Residential & Construction loan 1-4 family | Unsecured | D/I |
| 1.a.(2) | Other Construction, Land Dev and other land loans | Unsecured Co-maker | LTV |
| 1.b | Secured by Farmland | Unsecured Guarantor | TERM |
| 1c(2)a | Secured by 1-4 Fam 1st lien Closed End | Common Stock Listed | RATE |
| 1c(2)b | 2nd lien 1-4 Family Closed End | Common Stock Unlisted | EXCEPTIONS |
| 1c(1) | Revolving Open-end, 1-4 Family (HEL) | Preferred Stock Listed | |
| 1d | Secured by multifamily 5+ | Preferred Stock Unlisted | Qualified Mort |
| 1.e.(1) | Owner occupied Non Farm/Non-Residential | Municipal Bond State | Yes |
| 1.e.(2) | Loans secured Other Nonfarm/Nonres propert | Municipal Bond County | No |
| 2 | Loans to Depository Institutions | City R/E Business Improved | |
| 3 | Loans to Farmers | City R/E Business Unimproved | Capitalized |
| 4 | Commercial & Industrial Non R/E secured | City R/E Residential Improved | interest ? |
| 5 | Acceptances of other banks | City R/E Residential Unimproved | Yes |
| 6a | Credit Card and Related Plan Consumer | City R/E Acreage | No |
| 6b | Other revolving credit plans | Rural R/E Business Improved | |
| | (GDWB LINES NOT HEL) unless R/E < 50% LTV | Rural R/E Business Unimproved | FHLB ? |
| 6c | Automobile Loans | Rural R/E Residential Improved | ELIGIBLE |
| 6d | Other Consumer | Rural R/E Residential Unimproved | NOT ELIGIBLE |
| 8 | Obligations of states & Political | Rural R/E Acreage | |
| | subdivisions (Tax Exempt-Rev Bonds) | Certificate of Deposit - Our Bank | HELOC |
| 9 | Other Loans | Certificate of Deposit - Other Bank | 1ST MORT |
| 9a | Loans for Purchasing/carrying securities | GDWB Savings Account | 2ND MORT |
| 9b | Other Loans Non Profit Organizatlons | Equipment | |
| | Charge off Loans | Equipment - Farm | |
| | Jr. Lien 1-4 Family | Equipment - Miscellaneous | |
| | Jr. Lien 5+ Family | Contract Sales | |
| | Old Charge Off | Assignment Personal Accts. Receivable | |
| | ALL REAL ESTATE LOANS | Assignment Commercial Accts Rec. | |
| | C-Conforming | Other, Unclassified | |
| | N-Non-Conforming | Livestock | |
| | LOAN GRADES | Mobile Home with Real Estate | |
| 1 | Excellent (CD Secured) | Mobile Home without Real Estate | |
| 2 | Superior | Boat | |
| 3 | Average | Motorcycle | |
| 4 | Below Average | Recreational Vehicles(4-wheeler, Seadoos) | |
| 5 | Watch List/Special Mention | Auto | |
| 6 | Substandard | Auto Purchase | |
| 7 | Doubtful | | |
| 8 | Loss | | |

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

Attention of _____

The Geo. D. Warthen Bank

216 North Harris Street
P.O. Box 637
Sandersville, GA 31082

X 

**NOTICE OF POTENTIAL DISCLOSURE OF
NEGATIVE INFORMATION TO CONSUMER
REPORTING AGENCIES**

Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| DATE | TRANSACTION KEY | PROCESSOR |
|---------------|-----------------|--------------------|
| June 13, 2017 | 13751 | Jason David Prince |

CONSUMER INFORMATION

MICHAEL DEE THOMPSON
[REDACTED]

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

We 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.

By signing below, you acknowledge receipt of a copy of this Notice of Potential Disclosure of Negative Information to Consumer Reporting Agencies.

 6/13/17
MICHAEL DEE THOMPSON Date



LOAN SUMMARY

CSI WARRANTED TRANSACTION

BASIC INFORMATION

Time Stamp: 10:18:52 Tuesday, June 13, 2017
Type of Loan: Consumer
Status: Closing - Approved
Principal Amount: 63,912.20
Term: Closed End/Term Loan
Secured: Yes
Closing State: GA
Number of Borrowers: 1
Number of Cosigners: None
Number of Guaranties: None
Number of Hypothecations: None
Number of Subordinated Debts: None
Number of Units of Collateral: 3

Has the Lender elected to use the stand-alone Consumer Security Agreement in the loan transaction as the security instrument? No

This indicates whether a CSI customer is licensed for CSI Simplicity enabling selection of the appropriate disclosure library. Yes

This indicates whether the financial institution will deliver a Privacy Disclosure with the transaction. Yes

Selecting this field indicates whether the loan is subject to the Farm Credit Act of 1971 or not. By indicating the loan is subject to the Farm Credit Act of 1971, additional documentation and language for a compliant agricultural lending transaction is included. No

This indicates that the lender wants to collect government monitoring information as required by HMDA and Reg. B. This information, when applicable, determines if the Government Monitoring Information document is generated with the transaction. No

This indicates if the borrower has purchased an insurance or annuity product (or both) in connection with the loan transaction. If the borrower has purchased credit insurance, then all parties to the loan transaction must acknowledge receipt of the disclosure. Yes

This indicates if the lender will solicit, offer, or sell any insurance or annuity product (or both) in connection with this loan transaction. If the lender does offer credit insurance, then all parties to the loan transaction must acknowledge receipt of the disclosure. Additional disclosures required by law will automatically be provided when credit insurance is offered. Yes

This indicates whether electronic signatures will be used in the transaction. If electronic signatures are used, additional information related to digital signature file location is required. Yes

This indicates if the lender wants to print and include a payment amortization schedule in the loan transaction. By selecting, the lender can include a payment amortization schedule in a loan transaction for any consumer collateral type (or unsecured) at application or closing, regardless of whether or not private mortgage insurance is required. No

This allows the borrower to authorize payments on the loan to be made automatically from the borrower's deposit account. Yes

Is the loan insured with credit insurance? Yes

Collateral: 1

Collateral Type: Motor Vehicle
State: GA
Owner: MICHAEL DEE THOMPSON (B1)

Is a Notice of Security Interest form needed to expedite the recording of the security interest? No

This indicates that the collateral is currently located on property that is leased (e.g., is the collateral a fixture on leased real property). No

This indicates whether the lien is secondary or subsequent to any other lien. No

This indicates whether a power of attorney is required for the lender to perfect lien on the title of the collateral securing the loan. If a power of attorney is required to perfect the lender's lien, the necessary document is included in the transaction. No

Is Collateral insured by more than one Insurance Company? No



Collateral: 2

Collateral Type: Non-titled Personal Property (Consumer)
 State: GA
 Owner: MICHAEL DEE THOMPSON (B1)
 This indicates whether the lender will take possession of the collateral pledged as security for the loan. If the lender No
 take possession of the collateral, the necessary documents (e.g., Collateral Deposit Receipt, Irrevocable Stock Bond
 Power, etc.) are included in the transactions.
 This indicates that the collateral is currently located on property that is leased (e.g., is the collateral a fixture on No
 leased real property).
 This determines if additional space will be provided for the lender to complete the UCC-1 Financing Statement. This No
 is a legal form that lender files to give notice that it has or may have an interest in the personal property of a debtor in
 order to perfect lender's security interest and establishes priority.
 Is Collateral insured by more than one Insurance Company? No

Collateral: 3

Collateral Type: Motor Vehicle
 State: GA
 Owner: MICHAEL DEE THOMPSON (B1)
 Is a Notice of Security Interest form needed to expedite the recording of the security interest? No
 This indicates that the collateral is currently located on property that is leased (e.g., is the collateral a fixture on No
 leased real property).
 This indicates whether the lien is secondary or subsequent to any other lien. No
 This indicates whether a power of attorney is required for the lender to perfect lien on the title of the collateral No
 securing the loan. If a power of attorney is required to perfect the lender's lien, the necessary document is included in
 the transaction.
 Is Collateral insured by more than one Insurance Company? No

Borrower: MICHAEL DEE THOMPSON (B1)

Entity Type: Individual
 Residence State or Location: GA
 Secured: Yes
 Resolution on File: No
 This field indicates whether the borrower owns any part of collateral in the transaction and impacts which documents Yes
 are selected for a transaction.
 This indicates if the financial institution requires entities that currently have a taxpayer identification number to certify No
 or verify that number with an IRS document W-9, Request for Taxpayer Identification Number and Certification.
 This indicates if this entity is an executive officer, principal share holder, a holding company, or a party of influence on No
 any of the above, to the institution issuing credit (i.e., subject to Reg O).
 Does the lender request to verify the Borrower's past or current tax returns? No
 Is credit scoring used to evaluate the applicant? Yes
 Number of Assets used to evaluate credit-worthiness for a borrower. : None
 Total number of Liabilities used to evaluate a borrower. : None

APPLICATION DOCUMENTS

Insurance Annuity Products Disclosure (DG9001 InsuranceAnnuityProductsDisclosure.FXL)
 E Signatures Authorization Acknowledgement And Consent (DG9006
 ESignaturesAuthorizationAcknowledgementAndConsent.FXL)
 Privacy Policy (DG9012 PrivacyPolicy.FXL)

MICHAEL DEE THOMPSON (B1)
 Consumer Loan Application (161BAV2.fxI)
 Credit Score Summary (DL2158 CreditScoreSummary.FXL)

CLOSING DOCUMENTS

Credit Insurance Certificate (1319BAV2.fxI)
 Insurance Annuity Products Disclosure (DG9001 InsuranceAnnuityProductsDisclosure.FXL)
 Authorization Agreement For Direct Payments (DG9003 AuthorizationAgreementForDirectPayments.FXL)
 E Signatures Authorization Acknowledgement And Consent (DG9006
 ESignaturesAuthorizationAcknowledgementAndConsent.FXL)
 Consumer Loan Agreement (DL2081 ConsumerLoanAgreement.FXL)
 Document Selection Logic and Loan Summary (DL6000 Lending.FXL)

MICHAEL DEE THOMPSON (B1)
 Consumer Loan Application (161BAV2.fxI)
 Fact Act Notice (DG9004 FactActNotice.FXL)



Collateral Group: Group1

Motor Vehicle - 1

Owner(s): MICHAEL DEE THOMPSON (B1)

Application for Certificate of Title (247GAV2.FXL)

Agreement To Provide Insurance (DL6001 AgreementToProvideInsurance.FXL)

Non-titled Personal Property (Consumer) - 2

Owner(s): MICHAEL DEE THOMPSON (B1)

UCC-1 Financing Statement (307BAV2.fxl)

Agreement To Provide Insurance (DL6001 AgreementToProvideInsurance.FXL)

Motor Vehicle - 3

Owner(s): MICHAEL DEE THOMPSON (B1)

Application for Certificate of Title (247GAV2.FXL)

Agreement To Provide Insurance (DL6001 AgreementToProvideInsurance.FXL)

Loan Summary Comments:

Non-titled personal property may only include household goods, as defined by the Federal Trade Commission rules, if the contract is purchase money.

CUSTOM SELECTION LOGIC

File Name: The Geo.D. Warthen Bank Inc_PrivacyGroup.txtl

Data Set Name: PrivacyGroup

Description: 5/16/2017 3:10:30 PM

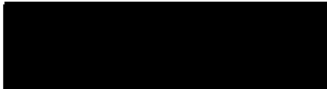


LOAN DECISION SUMMARY
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| LOAN NUMBER | DATE | TRANSACTION KEY | PROCESSOR |
|-------------|---------------|-----------------|--------------------|
| 419003600 | June 13, 2017 | 13751 | Jason David Prince |

BORROWER INFORMATION



LOAN APPLICATION DATA

| DATE | PURPOSE OF LOAN | | |
|---------------|--|---|-----------------------|
| June 13, 2017 | Consolidate all loans into one payment | | |
| LOAN AMOUNT | INTEREST RATE | PAYMENT METHOD | TERM |
| \$63,912.20 | 7.5 | 59 Monthly payments of \$852.08 beginning 07/28/2017 and 1 balloon payment of \$32,236.36 on 06/28/2022 | 60 months |
| CLOSING DATE | FUNDING DATE | FIRST PAYMENT DATE | CREDIT INSURANCE TYPE |
| June 13, 2017 | June 13, 2017 | July 28, 2017 | Single Credit Life |

COLLATERAL INFORMATION

Collateral Description: 2004 CUSTOM RIGID VIN 4B7H846954S002604
Total Value: \$13,500.00
Loan to Value Ratio (LTV): 473.424%

Collateral Description: 24 FT. CAROLINA SKIFF CENTER CONSOLE BOAT WITH 200 HORSE POWER YAMAHA SALTWATER MOTOR
Total Value: \$24,500.00
Loan to Value Ratio (LTV): 260.866%

Collateral Description: 2007 JEEP WRANGLER VIN 1J4GA69177L148935
Total Value: \$24,200.00
Loan to Value Ratio (LTV): 264.100%

BORROWER INCOME AND CURRENT CREDIT REPORT INFORMATION

MICHAEL DEE THOMPSON
Gross Monthly Income: \$4,500.00
Credit Score: 506
Liquid Credit Score: N/A
Time at Present Employer: 0

BORROWER CAPACITY AND BANKING RELATIONSHIP INFORMATION

| GROSS MONTHLY INCOME | EXISTING MONTHLY DEBT | PROPOSED TOTAL LOAN PAYMENT |
|----------------------|-----------------------|-----------------------------|
| \$4,500.00 | \$235.00 | \$852.08 |
| DEBT TO INCOME RATIO | TOTAL MONTHLY DEBT | TOTAL ASSETS |
| 24.157% | \$1,087.08 | \$0.00 |

FINAL DISBURSEMENT INFORMATION



Payable to: DECISION DYNAMICS
Final Proceeds: \$3.35

Payable to: MVI Title Fee
Final Proceeds: \$18.00

Payable to: The Geo. D. Warthen Bank
Final Proceeds: \$200.00

Payable to: Renewal of: 417549300
Final Proceeds: \$30,105.11

Payable to: Renewal of: 418086700
Final Proceeds: \$17,626.40

Payable to: Renewal of: 418253300
Final Proceeds: \$7,700.00

Payable to: Credit Life Insurance to Life of the
South
Final Proceeds: \$2,059.34

CONDITIONS (Loan Policy/Guideline Exceptions).

Gave longer term with balloon option to get payment to where it is something manageable.

1. Interest Rate is within the lending policy allowance of 4.000 to 10.000 - Passed
2. There are fees on the transaction - Passed
3. Loan Amount is above the lending policy minimum of - Passed
4. 2004 CUSTOM RIGID is located in the same state as the registered state of the transaction - Passed
5. 24 FT. CAROLINA SKIF is located in the same state as the registered state of the transaction - Passed
6. 2007 JEEP WRANGLER is located in the same state as the registered state of the transaction - Passed
7. MICHAEL DEE THOMPSON does not have employer information specified - Failed
8. Personal loans may not have business entities as borrowers, guarantors or hypothecators - Passed
9. Loan to value ratio of 102.752 is outside of the LTV policy allowance of 100.000 percent - Passed
10. Loan is outside of the Consumer/Secured lending limit (50000.00) of lender/underwriter - Failed
11. Debt to Income ratio of 24.157 is less than the policy allowance of 36.000 - Passed
12. Best credit score (506) is greater than the policy allowance of for MICHAEL DEE THOMPSON - Passed
13. MICHAEL DEE THOMPSON has not been employed more than 12 months. - Failed
14. Credit Card to Income Ratio (0) is greater than the policy allowance of 0 - Passed
15. MICHAEL DEE THOMPSON's highest credit score (506) is greater than the policy allowance of - Passed
16. MICHAEL DEE THOMPSON has lived at current residence for 0 months. Lending policy requires months. - Passed
17. Debt to Income ratio of 5.220 is greater than policy allowance of 36.000 (without proposed loan) - Passed
18. Loan does not have escrow - Failed
19. Military Lending Act Loan Check failed. - Failed

LOAN OFFICER COMMENTS. Good customer that I have known for a long time. Combining all his loans together into one payment. He has all the collateral for sale and we will be reducing and releasing the collateral as he sells the items.

LOAN DECISION

| DATE OF DECISION | DECISION OFFICER | DISPOSITION DATE |
|--------------------|--|------------------|
| June 13, 2017 | Jason David Prince, Assistant Vice President | June 13, 2017 |
| DECISION | | |
| none entered | | |
| DISPOSITION | | |
| none entered | | |



CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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. 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.

| | | | |
|---|--|---|--|
| TO: Name/Address of Lender The Geo. D. Warthen Bank 216 North Harris Street P.O. Box 637 Sandersville, GA 31082 | | What type of credit are you requesting? (Please check appropriate box) <input checked="" type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED <input type="checkbox"/> OPEN-END LINE OF CREDIT <input checked="" type="checkbox"/> CLOSED-END TERM LOAN <input checked="" type="checkbox"/> INDIVIDUAL (Own income or assets) <input type="checkbox"/> INDIVIDUAL (Own income or assets plus income or assets from other sources) <input type="checkbox"/> JOINT (please initial) <input type="checkbox"/> COSIGNER | |
|---|--|---|--|

| | | | | |
|--------------------------|------------------------|-------------------|-------------------|---|
| Loan Amount 61,631.51 | Interest Rate 7.500 | Term 60 months | Payment 852.08 | Purpose Consolidate all loans into one payment |
|--------------------------|------------------------|-------------------|-------------------|---|

| | |
|---|---|
| LOAN ORIGINATION COMPANY NAME: The Geo. D. Warthen Bank | LOAN ORIGINATION COMPANY IDENTIFIER: 408904 |
| LOAN ORIGINATOR NAME: Jason David Prince | LOAN ORIGINATOR LICENSE NUMBER: 433930 |

APPLICANT/COSIGNER INFORMATION

| | | | | | |
|---------------------------------|--------------------|--------------------|----------------------------|--|--|
| Name (Last) THOMPSON | (First) MICHAEL | (MI) [REDACTED] | (Suffix) [REDACTED] | Taxpayer ID Number (SSN/TIN) [REDACTED] | Date of Birth [REDACTED] 1970 |
| Street Address [REDACTED] NW | | | Driver's License/ID Number | State | Home Phone Number (478) 232-8843 |
| City HADDOCK, GA | State 31033 | ZIP Code | County Jones | How Long There | No. of Dependents Age of Dependents |

Previous Address (if less than 2 years at current address)

| | | |
|---------------------------------------|----------|--|
| Employer MILLEDGEVILLE POLICE DEPT | Address | Phone Number |
| Position | How Long | How Often Paid <input checked="" type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly \$ 4,500.00 |
| Previous Employer | Address | Position How Long |

| | |
|--------------------------------------|--|
| Nearest Relative Not Living With You | Relationship |
| Address | City State ZIP Code Relative's Phone Number |

| | |
|----------------------------------|--------------|
| Present Mortgage Holder/Landlord | Phone Number |
|----------------------------------|--------------|

| | |
|---|----------------------|
| <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent | Monthly Payment \$ 0 |
|---|----------------------|

| | |
|--------------------|---|
| Immigration Status | <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other: |
|--------------------|---|

Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.
 Married Separated Unmarried (including single, divorced, and widowed)

| | | |
|--|-----------|--------|
| Other Income: Amount \$ 0.00 | Frequency | Source |
| Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below. Payment Received Pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding Alimony per Month \$ 0.00 Child Support per Month \$ 0.00 Separate Maintenance Payment per Month \$ 0.00 | | |

CO-APPLICANT INFORMATION

| | | | | | |
|----------------|---------|----------|----------------------------|------------------------------|--|
| Name (Last) | (First) | (MI) | (Suffix) | Taxpayer ID Number (SSN/TIN) | Date of Birth |
| Street Address | | | Driver's License/ID Number | State | Home Phone Number |
| City | State | ZIP Code | County | How Long There | No. of Dependents Age of Dependents |

Previous Address (if less than 2 years at current address)

| | | |
|-------------------|----------|---|
| Employer | Address | Phone Number |
| Position | How Long | How Often Paid <input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ |
| Previous Employer | Address | Position How Long |

| | |
|--------------------------------------|--|
| Nearest Relative Not Living With You | Relationship |
| Address | City State ZIP Code Relative's Phone Number |

| | |
|----------------------------------|--------------|
| Present Mortgage Holder/Landlord | Phone Number |
|----------------------------------|--------------|

| | |
|--|--------------------|
| <input type="checkbox"/> Own <input type="checkbox"/> Rent | Monthly Payment \$ |
|--|--------------------|

| | |
|--------------------|---|
| Immigration Status | <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other: |
|--------------------|---|

Marital Status: Married Separated Unmarried (including single, divorced, and widowed)

| | | |
|---|-----------|--------|
| Other Income: Amount \$ | Frequency | Source |
| Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below. Payment Received Pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$ | | |

ADDITIONAL INFORMATION

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

| | | |
|---|---|---|
| Are you a guarantor or co-maker of any leases, contracts, or debts? | Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No | Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are there any suits or judgments pending against you? | Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No | Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Have you been declared bankrupt in the last 10 years? | Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No | Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No |

COLLATERAL INFORMATION

Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.
 : 2004 CUSTOM RIGID VIN [REDACTED] : 24 FT. CAROLINA SKIFF CENTER CONSOLE BOAT WITH
 200 HORSE POWER YAMAHA SALTWATER MOTOR: 2007 JEEP WRANGLER VIN [REDACTED]

CURRENT ASSETS

Please attach additional sheets if more space is required for the Current Assets section.

| DESCRIPTION OF ASSET | OWNER NAME(S) | SUBJECT TO LIEN: YES/NO | VALUE |
|----------------------------|---------------|-------------------------|-------|
| | | | |
| | | | |
| | | | |
| | | | |
| Total Assets from Addendum | | | |
| TOTAL ASSETS | | | |

OUTSTANDING DEBTS

The following are all of the loans or debts you presently own, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. Please attach additional sheets if more space is required.
 Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Aplicant (C), or Joint Applicants (J).

| APPLICANT CODE | NAME OF CREDITOR | ACCOUNT NUMBER | ORIGINAL AMOUNT | CURRENT BALANCE | MONTHLY PAYMENTS | Check box if to be paid from proceeds |
|---------------------------|------------------|----------------|-----------------|-----------------|------------------|---------------------------------------|
| A | HARDWICK | 8742 5 | 0.00 | 2,923.00 | 235.00 | <input type="checkbox"/> |
| A | NOT REPORTED | 1099038 | 0.00 | 659.00 | | <input type="checkbox"/> |
| | | | | | | <input type="checkbox"/> |
| | | | | | | <input type="checkbox"/> |
| Total Debts from Addendum | | | | | 0.00 | |
| TOTAL DEBTS | | | | 3,582.00 | 235.00 | |

If joint application, read singular pronouns in the plural. I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any space in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.
Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Cosigner: Michael D. [Signature] Date: 6/13/17 Signature of Co-Aplicant: _____ Date: _____

MILITARY ANNUAL PERCENTAGE RATE STATEMENT

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card).
 Applicants may receive this notice verbally by calling LENDER'S TOLL FREE NUMBER:

CREDITOR USE ONLY

Loan Approval (Indicate Conditions of Loan, if Any)

Date Application Received: _____ Received By: _____ Signature: _____ Amount Requested: _____

Date Application Completed: June 13, 2017 Approved By: [Signature] Amount Approved: _____

This application was taken by: Face-to-Face Interview Mail Telephone Internet

Principal Reason(s) for Adverse Action Concerning Credit

- | | | |
|--|---|---|
| <input type="checkbox"/> No Credit File | <input type="checkbox"/> Unacceptable Type of Credit References | <input type="checkbox"/> Unable to Verify Credit References |
| <input type="checkbox"/> Insufficient Number of Credit References Provided | <input type="checkbox"/> Poor Credit Performance With Us | <input type="checkbox"/> Unable to Verify Employment |
| <input type="checkbox"/> Limited Credit Experience | <input type="checkbox"/> Temporary or Irregular Employment | <input type="checkbox"/> Unable to Verify Income |
| <input type="checkbox"/> Collection Action or Judgment | <input type="checkbox"/> Insufficient Length of Employment | <input type="checkbox"/> Unable to Verify Residence |
| <input type="checkbox"/> Garnishment or Attachment | <input type="checkbox"/> Insufficient Income for Amount of Credit Requested | <input type="checkbox"/> Value or Type of Collateral Not Sufficient |
| <input type="checkbox"/> Foreclosure or Repossession | <input type="checkbox"/> Excessive Obligations in Relation to Income | <input type="checkbox"/> Unacceptable Appraisal |
| <input type="checkbox"/> Delinquent Credit Obligations (past or present with others) | <input type="checkbox"/> Temporary Residence | <input type="checkbox"/> Unacceptable Leasehold Estate |
| <input type="checkbox"/> Bankruptcy | <input type="checkbox"/> Insufficient Length of Residence | <input type="checkbox"/> We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request. |
| <input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report | | |
| <input type="checkbox"/> Other - Specify: _____ | | |

Customer Identification Program (CIP) Record Information (Describe Additional Data Collected Pursuant to Institution's CIP)

Applicant/Cosigner:

Applicant/Cosigner Information Collected and Verified in Accordance with CIP Initial: _____

Co-Aplicant:

Co-Aplicant Information Collected and Verified in Accordance with CIP Initial: _____

**INSURANCE/ANNUITY PRODUCTS
DISCLOSURE**
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| LOAN NUMBER | DISCLOSURE DATE | TRANSACTION KEY | PROCESSOR |
|-------------|-----------------|-----------------|--------------------|
| 419003600 | June 13, 2017 | 13751 | Jason David Prince |

APPLICANT INFORMATION

MICHAEL DEE THOMPSON
[REDACTED]

INSURANCE OR ANNUITY PRODUCT INFORMATION. The complete name of the insurance or annuity product being purchased is Life of the South.

IMPORTANT NOTICE
DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS

The insurance product or annuity that you agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not underwritten by us; and
- is unrelated (for annuities) and not a condition to the provision or term of any financial service or activity; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- is subject to investment risk, including interest rate risk. The market value of the investment may fluctuate, causing possible loss of the principal amount invested.

The following additional disclosure(s) is applicable to the sale of annuity products, pursuant to §80-5-3-.08(5) of the Georgia Administrative Code:

ACKNOWLEDGMENT. Each undersigned Applicant hereby acknowledges receipt of this Insurance/Annuity Products Disclosure on the date indicated below, and has read and understood its contents.

X Michael D Thompson 6/13/17
MICHAEL DEE THOMPSON Date

CERTIFICATION. The undersigned hereby certifies that on behalf of the Financial Institution he/she orally provided the above disclosures to the Applicant on the date noted below.

The Geo. D. Warthen Bank

Jason David Prince 6/13/17
By: Jason David Prince Date
Its: Assistant Vice President



**CREDIT APPLICATION DISCLOSURE FOR
INSURANCE/ANNUITY PRODUCTS**
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| LOAN NUMBER | DISCLOSURE DATE | TRANSACTION KEY | PROCESSOR |
|-------------|-----------------|-----------------|--------------------|
| 419003600 | June 13, 2017 | 13751 | Jason David Prince |

APPLICANT INFORMATION



IMPORTANT NOTICE

DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us.

INSURANCE/ANNUITY PRODUCTS DISCLOSURE

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

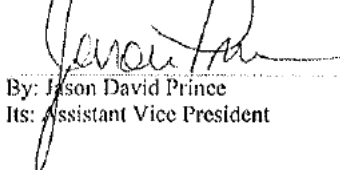
- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not underwritten by us; and
- is unrelated (for annuities) and not a condition to the provision or term of any financial service or activity; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- is subject to investment risk, including interest rate risk. The market value of the investment may fluctuate, causing possible loss of the principal amount invested.

ACKNOWLEDGMENT. Each undersigned Applicant hereby acknowledges receipt of this Credit Application Disclosure for Insurance/Annuity Products on the date indicated below, and has read and understood its contents.


MICHAEL DEE THOMPSON 6/13/17
Date

CERTIFICATION. The undersigned hereby certifies that on behalf of the Financial Institution he/she orally provided the above disclosures to the Applicant on the date noted below.

The Geo. D. Warthen Bank


By: Jason David Prince 6/13/17
Its: Assistant Vice President Date



**ERROR AND OMISSIONS COMPLIANCE
AGREEMENT**
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| LOAN NUMBER | DATE | TRANSACTION KEY | PROCESSOR |
|-------------|---------------|-----------------|--------------------|
| 419003600 | June 13, 2017 | 13751 | Jason David Prince |

BORROWER INFORMATION

LENDER. "Lender" means The Geo. D. Warthen Bank whose address is 216 North Harris Street, P.O. Box 637, Sandersville, Georgia 31082 , its successors and assigns.

BORROWER. "Borrower" means each person or legal entity identified above in the BORROWER INFORMATION section who signs this Agreement.

In consideration of all loans and other financial accommodations from Lender to Borrower, the undersigned hereby agree that if requested by Lender or Closing Agent for Lender to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender.

The undersigned agree to comply with all above noted requests by Lender within 30 days from date of mailing of said requests. The undersigned agree to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees, and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned do hereby so agree and covenant in order to assure that this loan documentation executed this date will assure marketable title in the said Borrower.

By signing this Error and Omissions Compliance Agreement, each Borrower acknowledges reading, understanding, and agreeing to all its provisions.

X *Michael D. Thompson* 6/13/17
MICHAEL DEE THOMPSON Date





NADAguides Price Report

6/13/2017

2007 Jeep WRANGLER-V6-6 Spd.-4WD

Utility 4D Unlimited Rubicon 4WD

Values

| | Rough Trade-In | Average Trade-In | Clean Trade-In | Clean Retail |
|---------------------------|---------------------------|-----------------------------|---------------------------|-------------------------|
| Base Price | \$11,300 | \$12,550 | \$13,550 | \$16,525 |
| Mileage (54,000) | \$2,375 | \$2,375 | \$2,375 | \$2,375 |
| Total Base Price | \$13,675 | \$14,925 | \$15,925 | \$18,900 |
| Options: | | | | |
| Winch | \$125 | \$125 | \$125 | \$150 |
| Hard Top | \$500 | \$500 | \$500 | \$575 |
| Towing/Camper Pkg | \$150 | \$150 | \$150 | \$175 |
| Navigation System | \$200 | \$200 | \$200 | \$225 |
| Price with Options | \$14,650 | \$15,900 | \$16,900 | \$20,025 |

Rough Trade-In - Rough Trade-in values reflect a vehicle in rough condition. Meaning a vehicle with significant mechanical defects requiring repairs in order to restore reasonable running condition. Paint, body and wheel surfaces have considerable damage to their finish, which may include dull or faded (oxidized) paint, small to medium size dents, frame damage, rust or obvious signs of previous repairs. Interior reflects above average wear with inoperable equipment, damaged or missing trim and heavily soiled /permanent imperfections on the headliner, carpet, and upholstery. Vehicle may have a branded title and un-true mileage. Vehicle will need substantial reconditioning and repair to be made ready for resale. Some existing issues may be difficult to restore. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition.

Average Trade-In - The Average Trade-In values on nadaguides.com are meant to reflect a vehicle in average condition. A vehicle that is mechanically sound but may require some repairs/servicing to pass all necessary inspections; Paint, body and wheel surfaces have moderate imperfections and an average finish and shine which can be improved with restorative repair; Interior reflects some soiling and wear in relation to vehicle age, with all equipment operable or requiring minimal effort to make operable; Clean title history; Vehicle will need a fair degree of reconditioning to be made ready for resale. Because individual vehicle condition varies greatly, users of nadaguides.com may need to make independent adjustments for actual vehicle condition.

Clean Trade-In - Clean Trade-In values reflect a vehicle in clean condition. This means a vehicle with no mechanical defects and passes all necessary inspections with ease. Paint, body and wheels have minor surface scratching with a high gloss finish and shine. Interior reflects minimal soiling and wear with all equipment in complete working order. Vehicle has a clean title history. Vehicle will need minimal reconditioning to be made ready for resale. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition.

Clean Retail - Clean Retail values reflect a vehicle in clean condition. This means a vehicle with no mechanical defects and passes all necessary inspections with ease. Paint, body and wheels have minor surface scratching with a high gloss finish and shine. Interior reflects minimal soiling and wear with all equipment in complete working order. Vehicle has a clean title history. Because individual vehicle condition varies greatly, users of NADAguides.com may need to make independent adjustments for actual vehicle condition. Note: Vehicles with low mileage that are in exceptionally good condition and/or include a manufacturer certification can be worth a significantly higher value than the Clean Retail price shown.

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AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS
 Officer: Jason David Prince

The Geo. D. Warthen Bank
 216 North Harris Street
 P.O. Box 637
 Sandersville, Georgia 31082
 (478)552-6901
 NMLS Company Identifier: 408904
 NMLS Originator Identifier: 433930

| AGREEMENT DATE | TRANSACTION KEY | PROCESSOR |
|----------------|-----------------|--------------------|
| June 13, 2017 | 13751 | Jason David Prince |

ACCOUNTHOLDER INFORMATION

MICHAEL DEE THOMPSON



| DEBIT ORIGINATOR ("Company") | | RECEIVING DEPOSITORY FINANCIAL INSTITUTION ("RDFI") | |
|---|---|---|--------------|
| The Geo. D. Warthen Bank 216 North Harris Street P.O. Box 637 Sandersville, GA 31082 | | The Geo. D. Warthen Bank 216 North Harris Street Sandersville, GA 31082 Branch: Main Office Institution Routing Number: 061102332 | |
| LOAN NUMBER | PAYMENT TYPE | DEBIT ACCOUNT NUMBER | ACCOUNT TYPE |
| 419003600 | Loan Payment | 1299302 | Checking/DDA |
| AMOUNT | FREQUENCY | | |
| \$852.08 | Payments to begin July 28, 2017, and continue every month thereafter, until the ending date of June 28, 2022. | | |

The RDFI is responsible only for performing the services expressly provided for in this Authorization. The terms, conditions, and limitations of liability that govern this Authorization are stated in the Electronic Fund Transfer Disclosure and Account Agreement Accountholder received at account opening.

This Authorization will remain in full force and effect until Originator has received written notification from the Accountholder of its termination in such time and manner as to afford Company and RDFI a reasonable opportunity to act on it.

Accountholder authorizes the Company to initiate debit entries to their account at the RDFI, and to debit the same to such account. Accountholder acknowledges that the origination of ACH transactions to the account must comply with the provisions of U.S. law.

x  6/13/17
 MICHAEL DEE THOMPSON Date

NOTE: DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE COMPANY IN THE MANNER SPECIFIED IN THE AUTHORIZATION.



CREDIT SCORE SUMMARY
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| LOAN NUMBER | APPLICATION DATE | CONSUMER REPORT DATE | TRANSACTION KEY | PROCESSOR |
|-------------|------------------|----------------------|-----------------|--------------------|
| 419003600 | June 13, 2017 | June 8, 2017 | 13751 | Jason David Prince |

APPLICANT INFORMATION
MICHAEL DEE THOMPSON



Credit Scores and the Price You Pay for Credit

| Your Credit Score | |
|---|--|
| Your credit score | <p>Score: 506 Source: Equifax Address: PO Box 740241, 1140 Hammond Dr., Building E, Suite 5200 Atlanta, GA 30374-0241 Phone: (800)685-1111 Date: June 8, 2017</p> |
| Understanding Your Credit Score | |
| What you should know about credit scores | <p>Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.</p> |
| How we use your credit score | <p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p> |
| Why credit scores are important | <p>Credit scores are important because consumers who have higher credit scores generally will get more favorable terms. Not having a credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p> |
| The range of scores | <p>Scores range from a low of 334 to a high of 818. Generally, the higher your score, the more likely you are to be offered better credit terms.</p> |
| How your score compares to the scores of other consumers | <p>Your credit score ranks higher than 4 percent of U.S. Consumers.</p> |
| Checking Your Credit Report | |
| What if there are mistakes in your Credit Report? | <p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.</p> |
| How can you obtain a copy of your credit report? | <p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> |



| | |
|---|--|
| | <p>To order your free annual credit report --</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p> |
| <p>How can you get more information?</p> | <p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.</p> |

X
MICHAEL DEE THOMPSON

6/13/17
Date



AGREEMENT TO PROVIDE INSURANCE
Officer: Jason David Prince

The Geo. D. Warthen Bank
216 North Harris Street
P.O. Box 637
Sandersville, Georgia 31082
(478)552-6901
NMLS Company Identifier: 408904
NMLS Originator Identifier: 433930

| LOAN NUMBER | AGREEMENT DATE | TRANSACTION KEY |
|-------------|----------------|-----------------|
| 419003600 | June 13, 2017 | 13751 |

BORROWER INFORMATION

MICHAEL DEE THOMPSON
[REDACTED]

INSURANCE COMPANY INFORMATION

SINGULAR AND PLURAL TERMS. In the provisions hereof, the use of the terms "Borrower" and "Policy" shall be construed in the singular and plural whether or not there are one or more borrowers, collateral owners or policies; whenever used, the singular shall include the plural, the plural, the singular.

GENERAL TERMS AND PROVISIONS. The Borrower has entered into a credit transaction with The Geo. D. Warthen Bank whose address is 216 North Harris Street, P.O. Box 637, Sandersville, Georgia 31082 ("Lender"), identified by the above note number, which is secured by collateral owned by the Borrower. The Borrower is required to keep and maintain insurance coverage on the collateral identified in the Insured Collateral Information section for the entire term of the loan. Borrower has arranged for the required insurance through and will instruct its

Agent to send to Lender notice of any change in coverage or cancellation of the Policy at least 10 days prior to such change or cancellation. Borrower further understands that the insurance policy must name Lender as loss payee or at Lender's request, as mortgagee.

If for any reason the Borrower fails to maintain such insurance, Lender may, in its sole discretion, secure insurance to protect its interest and may add the premium and any financing charge to Borrower's loan balance. Borrower acknowledges that this insurance does not provide bodily injury and property damage liability insurance coverage, and does not comply with any financial responsibility or no-fault insurance laws.

INSURED COLLATERAL INFORMATION. The Borrower agrees to insure the following collateral with the coverages indicated:

- Titled Vehicle with the following description: 2007 JEEP WRANGLER, VIN 1J4GA69177L148935

By signing this Agreement to Provide Insurance, the Borrower acknowledges reading, understanding, and agreeing to all its provisions.

X Michael D. Thompson 6/13/17
MICHAEL DEE THOMPSON Date

LENDER: The Geo. D. Warthen Bank

Jason David Prince
By: Jason David Prince
Its: Assistant Vice President

6/13/17
Date



259-53-1000
Bankruptcy Docs

Ashley Haynes

From: Ashley Haynes
Sent: Saturday, October 20, 2018 10:02 AM
To: Ken Bibb; Jason D. Prince
Subject: FW: Michael Thompson's jeep

Per Keenan, a 10 day letter will need to be sent out for Michael Thompson before we can sell the jeep. I won't be here next week so please let Kay / Keenan know as soon as it hits the lot so this process can begin. Also, please be sure to copy me on any of this info so that I can have it for my records. As I mentioned before, it probably would be a good idea to have the jeep parked behind the building on the repo lot until it is able to be sold. If we don't, customers will drive us crazy with calls. That's up to you all though. I am curious to see what kind of shape it will be in when it gets here.

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Ashley Haynes
Sent: Saturday, October 20, 2018 9:57 AM
To: 'Keenan Howard'
Subject: RE: Michael Thompson's jeep

That sounds good. As soon as it gets here, we will let you all know so that a letter can be sent.

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Keenan Howard [<mailto:keenanhowardlaw@gmail.com>]
Sent: Saturday, October 20, 2018 9:26 AM
To: Ashley Haynes
Cc: Kay Johnson
Subject: Re: Michael Thompson's jeep

I think we will need to send 10 day letter in case he gets dismissed.

Did they get the jeep?

On Fri, Oct 19, 2018, 9:34 AM Ashley Haynes <ahaynes@gdwbank.net> wrote:

Hey Keenan,

Did you find out if we would have a waiting period before the jeep can be sold or if it can be sold as soon as we get it?

We don't have the jeep yet. Hopefully we will get it today, but I will be sure that you all are notified when it hits the lot. I'm not here next week so I want to be sure that everyone is on the same page before I leave.

Thanks,

Ashley Haynes

The Geo. D. Warthen Bank

Loan Operations Manager

Ph: 478-552-6901 Ext. 2055

Fax: 478-552-8517

Michael Thompson
259-53-1000
Bankruptcy Docs

Subject: Fw: 18-50508 Order on Motion For Relief From Stay

From: [REDACTED]

To: [REDACTED]

Date: Thursday, September 27, 2018 09:50:50 AM EDT

Thanks

Martha Danvir
Assistant to Kirby R. Moore
961 Walnut St
Macon, GA 31201
(478) 743-7026
(478) 743-7360

On Thursday, September 27, 2018 8:52 AM, "administrator@gamb.uscourts.gov"
<administrator@gamb.uscourts.gov> wrote:

*****NOTE TO PUBLIC ACCESS USERS***** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply.

U.S. Bankruptcy Court
Middle District of Georgia

Notice of Electronic Filing

The following transaction was received from Bass, D. entered on 9/27/2018 at 8:50 AM EDT and filed on 9/26/2018

Case Name: Michael D. Thompson

Case Number: 18-50508

Document Number: 31

Docket Text:

Consent Order Granting Motion For Relief From Stay Filed by Geo D Warthen Bank (Related Doc # [30]) Signed on 9/26/2018. (Bass, D.)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: THOMPSON_MICHAEL_-_9-25-18.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=970768733 [Date=9/27/2018] [FileNumber=23706866-0] [4af42f187d27b27f04ccba7571037b48a9052af01511c5cad5d79eeb44831086bad4af71d41d1a722705ad8f614cd14028506463ee5d688b66cdf2fdffcf634f]]

18-50508 Notice will be electronically mailed to:

Emmett L. Goodman on behalf of Creditor Hardwick Finance
bkydept@goodmanlaw.org

Camille Hope
docomt@chapter13macon.com, docomt2@chapter13macon.com


Kirby R. Moore on behalf of Creditor BECKHAMS TITLE PAWN
krmoore45@att.net

Kirby R. Moore on behalf of Creditor Geo D Warthen Bank
krmoore45@att.net

Alex D. Sanders on behalf of Debtor Michael D. Thompson
asanders@kelleylovet.com, mdavis@kelleylovet.com

U.S. Trustee - MAC
Ustp.region21.mc.ecf@usdoj.gov

18-50508 Notice will not be electronically mailed to:

 Virus-free. www.avast.com

SO ORDERED.

SIGNED this 26 day of September, 2018.



Austin E. Carter

Austin E. Carter
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
MACON DIVISION

| | | |
|--------------------|---|-----------------------|
| In Re | : | CASE NO. 18-50508 AEC |
| | : | |
| MICHAEL D THOMPSON | : | CHAPTER 13 |
| | : | |
| Debtors | : | |
| | : | |
| GEO D WARTHEN BANK | : | |
| | : | |
| Movant | : | |
| | : | |
| vs. | : | |
| | : | |
| MICHAEL D THOMPSON | : | |
| | : | |
| Respondent | : | CONSENT ORDER |

A Motion to Relieve Stay having been filed, all parties having been served with the copy of said motion, and all parties having agreed and consented to as follows, it is hereby,

CONTINUATION OF CONSENT ORDER ON MOTION TO RELIEVE STAY
DEBTOR: MICHAEL D THOMPSON

CASE NUMBER: 18-50508 AEC
MOVANT: GEO D WARTHEN BANK

ORDERED AND ADJUDGED that the automatic stay is hereby modified to allow the Movant to proceed with its remedies which are allowed by Georgia Law and the contract entered into between the parties as it relates to the collateral in which the Movant has an interest, to-wit: a 2007 JEEP WRANGLER1J4GA69177L148935 VIN#2G1FB1E31C9195428 which may include selling, disposing, or foreclosing on same as per Georgia Law, sending any and all notices required by Georgia Law to pursue a deficiency balance, if the Movant deems so appropriate, and filing a deficiency proof of claim. Further,

Copies of this Order are directed to be sent to the Movant, the Movant's attorney, the Debtor, the Debtor's attorney and the Trustee.

END OF DOCUMENT

ORDER PREPARED AND
CONSENTED TO BY:

/s/ Kirby R. Moore

Kirby R. Moore
State Bar Number 520050
Attorney for Movant
961 Walnut Street
Macon, Georgia 31201
(478) 743-7026

CONSENTED TO BY:

Alex Sanders
ALEX B SANDERS
Attorney for Debtor

Sam Ollie
Trustee

DISTRIBUTION LIST FOR CONSENT ORDER ON MOTION TO RELIEVE STAY

DEBTOR: MICHAEL D THOMPSON

CASE NUMBER: 18-50508 AEC
MOVANT: GEO D WARTHEN BANK

Alex D Sanders
Attorney at Law
577 Mulberry St Ste 1515
Macon, Georgia 31201

Michael D Thompson
117 Country Line Rd NW
Haddock, Georgia 31033

Camille Hope
Chapter 13 Trustee
PO Box 954
Macon, Georgia 31202

Kirby R. Moore
Attorney at Law
961 Walnut Street
Macon, Georgia 31201

259-53-1000
Bankruptcy Docs

Ashley Haynes

From: kay johnson <bkj31082@yahoo.com>
Sent: Thursday, September 27, 2018 4:03 PM
To: Ashley Haynes; Ken Bibb; Keenan Howard
Subject: Michael D. Thompson
Attachments: Order on Motion for Relief from Stay.pdf

See attached Order on Motion for Relief from Stay

Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

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Subject: Fw: 18-50508 Order on Motion For Relief From Stay

From: krmoores45@att.net

To: bkj31082@yahoo.com

Date: Thursday, September 27, 2018 09:50:50 AM EDT

Thanks

Martha Danvir
Assistant to Kirby R. Moore
961 Walnut St
Macon, GA 31201
(478) 743-7026
(478) 743-7360

On Thursday, September 27, 2018 8:52 AM, "administrator@gamb.uscourts.gov"
<administrator@gamb.uscourts.gov> wrote:

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**U.S. Bankruptcy Court
Middle District of Georgia**

Notice of Electronic Filing

The following transaction was received from Bass, D. entered on 9/27/2018 at 8:50 AM EDT and filed on 9/26/2018

Case Name: Michael D. Thompson

Case Number: 18-50508

Document Number: 31

Docket Text:

Consent Order Granting Motion For Relief From Stay Filed by Geo D Warthen Bank (Related Doc # [30]) Signed on 9/26/2018. (Bass, D.)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: THOMPSON_MICHAEL_-_9-25-18.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=970768733 [Date=9/27/2018] [FileNumber=23706866-0] [4af42f187d27b27f04ccba7571037b48a9052af01511c5cad5d79eeb44831086bad4af71d41d1a722705ad8f614cd14028506463ee5d688b66cdf2fdffcf634f]]

18-50508 Notice will be electronically mailed to:

Emmett L. Goodman on behalf of Creditor Hardwick Finance
bkydept@goodmanlaw.org

Camille Hope
docomt@chapter13macon.com, docomt2@chapter13macon.com

Kirby R. Moore on behalf of Creditor BECKHAMS TITLE PAWN
krmoore45@att.net

Kirby R. Moore on behalf of Creditor Geo D Warthen Bank
krmoore45@att.net

Alex D. Sanders on behalf of Debtor Michael D. Thompson
asanders@kelleylovet.com, mdavis@kelleylovet.com

U.S. Trustee - MAC
Ustp.region21.mc.ecf@usdoj.gov

18-50508 Notice will not be electronically mailed to:



SO ORDERED.

SIGNED this 26 day of September, 2018.

Austin E. Carter

Austin E. Carter
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
MACON DIVISION

| | | |
|--------------------|---|-----------------------|
| In Re | : | CASE NO. 18-50508 AEC |
| MICHAEL D THOMPSON | : | CHAPTER 13 |
| Debtors | : | |
| GEO D WARTHEN BANK | : | |
| Movant | : | |
| vs. | : | |
| MICHAEL D THOMPSON | : | |
| Respondent | : | CONSENT ORDER |

A Motion to Relieve Stay having been filed, all parties having been served with the copy of said motion, and all parties having agreed and consented to as follows, it is hereby,

CONTINUATION OF CONSENT ORDER ON MOTION TO RELIEVE STAY
DEBTOR: MICHAEL D THOMPSON

CASE NUMBER: 18-50508 AEC
MOVANT: GEO D WARTHEN BANK

ORDERED AND ADJUDGED that the automatic stay is hereby modified to allow the Movant to proceed with its remedies which are allowed by Georgia Law and the contract entered into between the parties as it relates to the collateral in which the Movant has an interest, to-wit: a 2007 JEEP WRANGLER1J4GA69177L148935 VIN#2G1FB1E31C9195428 which may include selling, disposing, or foreclosing on same as per Georgia Law, sending any and all notices required by Georgia Law to pursue a deficiency balance, if the Movant deems so appropriate, and filing a deficiency proof of claim. Further,

Copies of this Order are directed to be sent to the Movant, the Movant's attorney, the Debtor, the Debtor's attorney and the Trustee.


END OF DOCUMENT


**ORDER PREPARED AND
CONSENTED TO BY:**

/s/ Kirby R. Moore

Kirby R. Moore
State Bar Number 520050
Attorney for Movant
961 Walnut Street
Macon, Georgia 31201
(478) 743-7026

CONSENTED TO BY:


ALEX S SANDERS
Attorney for Debtor


Trustee

DISTRIBUTION LIST FOR CONSENT ORDER ON MOTION TO RELIEVE STAY

DEBTOR: MICHAEL D THOMPSON

CASE NUMBER: 18-50508 AEC

MOVANT: GEO D WARTHEN BANK

Alex D Sanders
Attorney at Law
577 Mulberry St Ste 1515
Macon, Georgia 31201

Michael D Thompson
117 Country Line Rd NW
Haddock, Georgia 31033

Camille Hope
Chapter 13 Trustee
PO Box 954
Macon, Georgia 31202

Kirby R. Moore
Attorney at Law
961 Walnut Street
Macon, Georgia 31201

Ashley Haynes

From: Ashley Haynes
Sent: Thursday, October 04, 2018 10:48 AM
To: 'bkj31082@yahoo.com'
Cc: 'keenanhowardlaw@gmail.com'
Subject: RE: Bankruptcy Docs - SECURE

That's fine. I appreciate it. It is one of those cases to where we have gone back and forth with them so much that it is hard to keep up with what is going on.

Thank you both for your help.

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Kay Johnson [<mailto:Office365@messaging.microsoft.com>]
Sent: Wednesday, October 03, 2018 5:52 PM
To: Ashley Haynes; 'keenanhowardlaw@gmail.com'
Cc: Kay Johnson
Subject: Re: Bankruptcy Docs - SECURE

Ashley.... I will have to let Keenan comment on this one as he has been talking with Kirby Moore about it....

From: Ashley Haynes <ahaynes@GDWBANK.NET>
Sent: Wednesday, October 3, 2018 3:53:52 PM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: FW: Bankruptcy Docs - SECURE

Another question...

I noticed that on the document about the motion to relieve stay, that it only lists the Jeep. I figured the boat may not have been on there because of the whole situation that Michael claims with it. I thought that the 2004 Custom Rigid would have showed on there. The VIN# that is right beside the words 2007 Jeep Wrangler is the vin# for the jeep. There is another VIN# listed. Do we know what this vin# is for? It doesn't match what I show for the motorcycle and we never knew what the serial # for the boat was. I am kind of confused about what that other VIN# belongs to.

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Ashley Haynes
Sent: Wednesday, October 03, 2018 3:09 PM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Bankruptcy Docs - SECURE

I have a question on this one... Am I looking at this correctly? Is Michael supposed to surrender over the collateral for the loan?

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

259-53-1000

RECEIVED
10/3/18

-a. Haynes



SO ORDERED.

SIGNED this 26 day of September, 2018.

Austin E Carter

Austin E. Carter
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF GEORGIA
MACON DIVISION

| | | |
|--------------------|---|-----------------------|
| In Re | : | CASE NO. 18-50508 AEC |
| | : | |
| MICHAEL D THOMPSON | : | CHAPTER 13 |
| | : | |
| Debtors | : | |
| | : | |
| GEO D WARTHEN BANK | : | |
| | : | |
| Movant | : | |
| | : | |
| vs. | : | |
| | : | |
| MICHAEL D THOMPSON | : | |
| | : | |
| Respondent | : | CONSENT ORDER |

A Motion to Relieve Stay having been filed, all parties having been served with the copy of said motion, and all parties having agreed and consented to as follows, it is hereby,

CONTINUATION OF CONSENT ORDER ON MOTION TO RELIEVE STAY
DEBTOR: MICHAEL D THOMPSON

CASE NUMBER: 18-50508 AEC
MOVANT: GEO D WARTHEN BANK

ORDERED AND ADJUDGED that the automatic stay is hereby modified to allow the Movant to proceed with its remedies which are allowed by Georgia Law and the contract entered into between the parties as it relates to the collateral in which the Movant has an interest, to-wit: a **2007 JEEP WRANGLER1J4GA69177L148935 VIN#2G1FB1E31C9195428** which may include selling, disposing, or foreclosing on same as per Georgia Law, sending any and all notices required by Georgia Law to pursue a deficiency balance, if the Movant deems so appropriate, and filing a deficiency proof of claim. Further,


Copies of this Order are directed to be sent to the Movant, the Movant's attorney, the Debtor, the Debtor's attorney and the Trustee.


END OF DOCUMENT

**ORDER PREPARED AND
CONSENTED TO BY:**

/s/ Kirby R. Moore
Kirby R. Moore
State Bar Number 520050
Attorney for Movant
961 Walnut Street
Macon, Georgia 31201
(478) 743-7026

CONSENTED TO BY:


ALEX B SANDERS
Attorney for Debtor


Trustee

**DISTRIBUTION LIST FOR CONSENT ORDER ON MOTION TO RELIEVE
STAY**

DEBTOR: MICHAEL D THOMPSON

CASE NUMBER: 18-50508 AEC
MOVANT: GEO D WARTHEN BANK

Alex D Sanders
Attorney at Law
577 Mulberry St Ste 1515
Macon, Georgia 31201

Michael D Thompson
117 Country Line Rd NW
Haddock, Georgia 31033

Camille Hope
Chapter 13 Trustee
PO Box 954
Macon, Georgia 31202

Kirby R. Moore
Attorney at Law
961 Walnut Street
Macon, Georgia 31201

SAT-37108 113G-5 pdfntc 18-50508
Alex D. Sanders
577 Mulberry Street
Suite 1515
Macon, GA 31201

018942 18942 1 AB 0.405 31082 4 6 8650-1-19189



The GEO D Warthen Bank
PO Box 637
Sandersville, GA 31082-0637

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Ashley Haynes

From: Ashley Haynes
Sent: Wednesday, October 03, 2018 3:09 PM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Bankruptcy Docs - SECURE
Attachments: Michael Thompson.pdf

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Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

Ashley Haynes

From: Ashley Haynes
Sent: Wednesday, October 03, 2018 3:54 PM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: FW: Bankruptcy Docs - SECURE
Attachments: Michael Thompson.pdf

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Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Ashley Haynes
Sent: Wednesday, October 03, 2018 3:09 PM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Bankruptcy Docs - SECURE

I have a question on this one... Am I looking at this correctly? Is Michael supposed to surrender over the collateral for the loan?

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

259-53-1000

OFFICE OF THE CHAPTER 13 TRUSTEE

MIDDLE DISTRICT OF GEORGIA
201 2ND ST STE 1000
MACON GA 31201

RECEIVED
10/31/18
- A. Haynes

Correspondence:
CHAPTER 13 TRUSTEE
MIDDLE DISTRICT OF GA
P.O. BOX 954
MACON GA 31202-0954

TELEPHONE (478)742-8706
IN GA (800)522-0601
FAX (478)746-4488

Payments:
CHAPTER 13 TRUSTEE
MIDDLE DISTRICT OF GA
PO BOX 102043
ATLANTA GA 30368-2043

GEORGE D. WARTHEN BANK
P.O. BOX 637
216 N Harris St
SANDERSVILLE GA 31082-0637


RE: Case # 18-50508-AEC
Michael D. Thompson
Court Claim # 3 - \$65,341.32
Account # 1000
Collateral - 2007 Jeep Wrangler

NOTICE TO CREDITOR

An order has been entered by the Judge of the United States Bankruptcy Court confirming a plan or a modified plan which provides for the debtor to surrender the collateral that is pledged as security for the loan. Pursuant to Local Bankruptcy Rule 4001-1(c), no further payments will be made on your claim in this case. If you believe you are still entitled to payment on your claim, you must notify the Chapter 13 trustee, in writing, with a copy to the Clerk of the United States Bankruptcy Court, PO Box 1957, Macon, GA 31202. You must also include an accounting of any proceeds received from the sale of your collateral.

If you do not notify the Trustee about your claim for additional funds before the debtor completes payments under the plan, your claim will be discharged with the other unsecured creditors.

A copy of this notice has been mailed to the following addresses:

Michael D. Thompson


Kelley, Lovett, & Blakey & Sanders P.C.
577 Mulberry Street Ste. 1515
Macon, GA 31201

GEORGE D. WARTHEN BANK
P.O. BOX 637
216 N Harris St
SANDERSVILLE, GA 31082-0637

KIRBY R. MOORE, LLC
961 WALNUT STREET
MACON, GA 31201-1906

DATED: This 1st Day of October, 2018

/s/ Camille Hope
CAMILLE HOPE
CHAPTER 13 TRUSTEE
MIDDLE DISTRICT OF GA
P.O. BOX 954
MACON, GA 31202-0954

RECEIVED
 3/23/18
 -a. Haynes
 Cust # 21807

UNITED STATES BANKRUPTCY COURT
 FOR THE MIDDLE DISTRICT OF GEORGIA

DEBTOR
 MICHAEL D. THOMPSON

* Chapter 13
 * Case No. 18-50508

Check if this is a modified plan, and list below the sections of the plan that have been changed.

Original Plan

CHAPTER 13 PLAN
MIDDLE DISTRICT OF GEORGIA
(NOT OFFICIAL FORM 113)

Part I: Notices

To Debtors:

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors and statement regarding your income status, you must check each box that applies.

To Creditors:

Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance to you. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan. Any nonstandard provisions placed in any part other than Part 6 are void.

| | | | |
|-----|---|--|--|
| 1.1 | Limit the Amount of a Secured Claim: The plan seeks to limit the amount of a secured claim, as set out in Part 3, Section 3.5, which may result in a partial payment or no payment at all to the secured creditor. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 1.2 | Avoidance of Liens: The plan requests the avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest as set out in the Nonstandard Provisions Part 6. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 1.3 | Nonstandard Provisions: The plan sets out Nonstandard Provisions in Part 6. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |

Income status of debtor(s) as stated on Official form 122-C1

Check One:

- The current monthly income of the debtor(s) is less than the applicable median income specified in 11 U.S.C. §1325(b)(4)(A).
- The current monthly income of the debtor(s) is not less than the applicable median income specified in 11 U.S.C. §1325(b)(4)(A).

Part 2: Plan Payments and Length of Plan

- 2.1. **Plan Payments:** The future earnings of the debtor(s) are submitted to the supervision and control of the Trustee and the debtor(s) (or the debtor's(s)' employer) shall pay to the Trustee the sum of \$ 158.00 bi-weekly. (If the payments change over time include the following.) These plan payments change to _____ on _____.
- 2.2. **Additional Payments:** Additional payments of _____ will be made on _____ from _____ (Source)
- 2.3. **Trustee Percentage Fee:** The Trustee percentage fee as set by the United States Trustee will be collected from each payment made by the debtor(s).
- 2.4. **Plan Length:** If the debtor's(s)' current monthly income is less than the applicable median income specified in 11 U.S.C. §1325(b)(4)(A) the debtor(s) will make a minimum of 36 monthly payments.
- If the debtor's(s)' current monthly income is not less than the applicable median income specified in 11 U.S.C. §1325(b)(4)(A) the debtor(s) will make payments for a minimum of 57 months.

Part 3: Treatment of Secured Claims

From the payments so received, the Trustee shall make disbursements to allowed claims as follows:

- 3.1. **Long Term Debts:** The monthly payments will be made on the following long-term debts (including debts secured by the debtor's(s)' principal residence): (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim.)

| NAME OF CREDITOR | MONTH OF FIRST PAYMENT | MONTHLY | CHECK IF PRINCIPAL |
|------------------|------------------------|----------------|--------------------------|
| | UNDER PLAN | PAYMENT AMOUNT | RESIDENCE |
| | | | <input type="checkbox"/> |
| | | | <input type="checkbox"/> |
| | | | <input type="checkbox"/> |
| | | | <input type="checkbox"/> |
| | | | <input type="checkbox"/> |
| | | | <input type="checkbox"/> |

3.2. **Arrearages:** After confirmation, distributions will be made to cure arrearages on long term debts (including debts secured by the debtor's(s') principal residence) where the last payment is due after the last payment under the plan. If no monthly payment is designated, the arrearage claims will be paid after the short term secured debts listed in Section 3.3 and 3.5

| NAME OF CREDITOR | ESTIMATED INTEREST | | MONTHLY PAYMENT IF ANY |
|------------------|--------------------|---------------------------------|------------------------|
| | AMOUNT DUE | RATE (if applicable) COLLATERAL | |

3.3. **Claims Not Subject to Cram Down:** The following claims are not subject to cram down because debts are secured by a purchase money security interest in a vehicle for which the debt was incurred within 910 days of filing the bankruptcy petition, or, if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a). The claims listed below will be paid in full as allowed.

| NAME OF CREDITOR | AMOUNT DUE | INTEREST | | MONTHLY PAYMENT |
|------------------|------------|----------|------------|-----------------|
| | | RATE | COLLATERAL | |

3.4. **Preconfirmation Adequate Protection:** Preconfirmation adequate protection payments will be made to the following secured creditors and holders of executory contracts after the filing of a proof of claim by the creditor. These payments will be applied to reduce the principal of the claim.

| NAME OF CREDITOR | ADEQUATE PROTECTION AMOUNT |
|------------------------|----------------------------|
| GEORGE D. WORTHEN BANK | \$ 85.00 |

3.5. **Secured Creditors Subject to Cramdown:** After confirmation of the plan, the following secured creditors who are subject to cramdown, with allowed claims will be paid as follows:

If the value is less than the amount due, the secured claim is modified to pay the value only as secured.
 If the value is listed as \$0.00 the creditor's allowed claim will be treated as unsecured.
 If the value is greater than or equal to the allowed secured claim, the claim will be paid in full.
 If you do not intend to cram down the claim, enter "debt" as the value.

| NAME OF CREDITOR | AMOUNT DUE | VALUE | INTEREST | | MONTHLY PAYMENT AMOUNT |
|------------------------|--------------|------------|----------|------------------------|------------------------|
| | | | RATE | COLLATERAL | |
| GEORGE D. WORTHEN BANK | \$ 64,568.00 | \$8500.00 | 5.25 | CUSTOM MOTORCYCLE | \$ 220.00 |
| BECKHAM USED CARS | \$ 1,099.00 | \$1,000.00 | 5.25 | '08 KAWASAKI DIRT BIKE | \$ 30.00 |

3.6. **Surrendered Collateral:** The following collateral is **surrendered to the creditor**. If the debtor(s) is surrendering the collateral for a specific payment credit or in full satisfaction of the debt, a statement explaining the treatment should be indicated in **Part 6 Nonstandard Provisions**. The debtor(s) agrees to termination of the stay under 11 U.S.C. §362(a) and §1301(a) with respect to the collateral, effective upon confirmation of the plan. An allowed unsecured claim resulting from the disposition(s) of the collateral will be treated as unsecured.

| NAME OF CREDITOR | DESCRIPTION OF COLLATERAL |
|-------------------------------------|-------------------------------------|
| SLEEP MED GEORGE D. WORTHEN BANK | C-PAP MACHINE 2007 JEEP WRANGLER |

3.7. **Debts Paid by Debtor:** The following debts will be paid directly by the debtor(s):

| NAME OF CREDITOR | COLLATERAL |
|------------------|------------|
|------------------|------------|

3.8. **Liens Avoided:** The judicial liens or non-possessory, non-purchase security interests that are being avoided are listed in **Part 6 Nonstandard Provisions**.

Part 4: Treatment of Fees and Priority Debt

4.1. **Attorney Fees:** Attorney fees ordered pursuant to 11 U.S.C. § 507(a)(2) of \$ 3,250.00 to be paid as follows:
(SELECT ONE)

Pursuant to the current Administrative Order on Attorney Fee Awards

By another method as set out in Part 6 Nonstandard Provisions. Attorneys will be required to submit an itemization of their time to the Court.

4.2. **Domestic Support Obligations:** The following domestic support obligations will be paid over the life of the plan as follows: These payments will be made simultaneously with payment of the secured debt to the extent funds are available and will include interest at the rate of _____ %. (If this is left blank, no interest will be paid.)

| NAME OF CREDITOR | PAYMENT AMOUNT |
|------------------|----------------|
|------------------|----------------|

4.3. **Priority Claims:** All other 11 U.S.C. § 507 priority claims, unless already listed under 4.2 will be paid in full over the life of the plan as funds become available in the order specified by law.

Part 5: Treatment of Non Priority Unsecured Claims

5.1. **Payment Parameters:** Debtor(s) will make payments that will meet all of the following parameters (these are not cumulative; debtor(s) will pay the highest of the three):

(a) Debtor(s) will pay all of the disposable income as shown on Form 122C of _____ to the non-priority unsecured creditors in order to be eligible for a discharge, unless debtor(s) includes contrary provisions in **Part 6 Nonstandard Provisions** along with sufficient legal reason justifying the excusal from meeting this requirement.

(b) If the debtor(s) filed a Chapter 7 case, the priority and other unsecured creditors would receive _____. Debtor(s) will pay this amount to the priority and other unsecured creditors in order to be eligible for discharge in this case.

(c) The debtor(s) will pay \$ 1,000.00 to the general unsecured creditors to be distributed prorata.

5.2. **General Unsecured Creditors:** General unsecured creditors whose claims are duly proven and allowed will be paid (**CHOOSE ONLY ONE**):

(a) _____ % dividend as long as this dividend exceeds the highest amount, if any, shown in paragraph 5.1(a), 5.1(b), or 5.1(c) and the debtor(s) makes payment for the applicable commitment period as indicated in **Part 2 Section 2.4**.

(b) The debtor(s) anticipates unsecured creditors will receive a dividend of _____ %, but will also pay the highest amount shown in paragraph, 5.1(a), 5.1(b) or 5.1(c) above. All creditors should file claims in the event priority and secured creditors do not file claims and funds become available for distribution.

5.3. **Unsecured Claims:** The following unsecured claims are classified to be paid at 100%. If the debtor(s) is proposing to pay interest on classified claims, or to pay the claims a regular monthly payment, those proposals should appear in **Part 6 Nonstandard Provisions**.

| NAME OF CREDITOR | COLLATERAL | REASON FOR CLASSIFICATION |
|------------------|------------|---------------------------|
|------------------|------------|---------------------------|

5.4. **Executory Contracts and Unexpired Leases:** The executory contracts and unexpired leases listed below are assumed. All other executory and unexpired leases are rejected. If the debtor(s) wishes to cure a default on a lease, an explanation of those payments should be included in **Part 6 Nonstandard Provisions**.

| NAME OF CREDITOR | DESCRIPTION OF COLLATERAL |
|------------------|---------------------------|
|------------------|---------------------------|

- 5.5. **Property of the Estate:** Unless otherwise ordered by the Court, all property of the estate, whether in the possession of the Trustee or the debtor(s), remains property of the estate subject to the Court's jurisdiction, notwithstanding §1327(b), except as otherwise provided in **Part 6 Nonstandard Provisions** below. Property of the estate not paid to the Trustee shall remain in the possession of the debtor(s). All property in the possession and control of the debtor(s) at the time of confirmation shall be insured by the debtor(s). The Chapter 13 Trustee will not and is not required to insure such property and has no liability for injury to any person, damage or loss to any such property in possession and control of the debtor(s) or other property affected by property in possession and control of the debtor(s).
- 5.6. **Validity of Liens or Preference Actions:** Notwithstanding the proposed treatment or classification of any claim in the plan confirmed in this case, all lien avoidance actions or litigation involving the validity of liens or preference actions will be reserved and can be pursued after confirmation of the plan. Successful lien avoidance or preference action will be grounds for modification of the plan.

Part 6: Nonstandard Provisions

Nonstandard Provisions: Under Bankruptcy Rule 3015(c), all nonstandard provisions are required to be set forth below. *These plan provisions will be effective only if the applicable box in Part 1 of this plan is checked and any nonstandard provisions placed elsewhere in the plan are void.*

- Within thirty (30) days of completion of payments of the secured debt to George D. Worthen Bank, that creditor shall surrender the title to the Custom Motorcycle to the debtor with their lien(s) satisfied.
- Debtor requests to have payroll deduction.

Part 7: Signatures

- 7.1. **Certification:** The debtor's(s') attorney (or debtor(s), if not represented by an attorney) certifies that all provisions of this plan are identical to the Official form of the Middle District of Georgia, except for language contained in **Part 6: Nonstandard Provisions**.

Debtors

Signature of debtor

Date

Signature of debtor

Date

Debtor's(s') Attorney

/s/ Alex D. Sanders

Signature of debtor's(s') attorney

03/15/2018

Date

Ashley Haynes

From: Ashley Haynes
Sent: Friday, March 23, 2018 3:04 PM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Michael Thompson - SECURE
Attachments: 20180323125641648.pdf; 20180323125740802.pdf

Here are some other documents that came in for Michael Thompson today. I am assuming that we will get an updated plan once we get the business with the boat straight. Also, what was it that he was doing with the jeep? Keeping it? Surrendering it? I just can't remember...

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

RECEIVED
12/23/18

Haynes
-1000
cust # 21807

Information to identify the case:

Debtor 1 Michael D. Thompson

First Name Middle Name Last Name

Debtor 2 _____

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Georgia

Case number: 18-50508 aec



Official Form 309f

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|---|-----------------|
| 1. Debtor's full name | Michael D. Thompson | |
| 2. All other names used in the last 8 years | aka Michael Thompson, aka Michael Dee Thompson, aka Mike Thompson | |
| 3. Address | | |
| 4. Debtor's attorney Name and address | | |
| 5. Bankruptcy trustee Name and address | | |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | | |

For more information, see page 2

| | | |
|--|--|--|
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | April 17, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: 341(a) Meeting Room, 433 Cherry Street, First Floor, Suite C, Macon, GA 31201 |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | Filing deadline: 6/18/18 |
| | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 5/24/18 |
| | Deadline for governmental units to file a proof of claim: | Filing deadline: 180 days from the date of Order for Relief. |
| | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| | Deadline to file an objection to confirmation: | Filing deadline: Objections to confirmation are due 7 days prior to the first confirmation date. |
| 9. Filing of plan | The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/21/18 at 01:30 PM, Location: U.S. Bankruptcy Court - Macon, Courtroom B, 433 Cherry Street, Macon, GA 31201 | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Dismissal at Confirmation Hearing | At the confirmation hearing, the Court will determine whether debtor's plan can be confirmed. If the plan is denied confirmation, the Court may consider any written or oral Motions to Dismiss the Case presented prior to or at the confirmation hearing. For cause, the Court may grant such Motion to Dismiss at the confirmation hearing. | |
| 14. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. | |

Unsecured
Bankruptcy Docs
418561008

Check List for Copies of Documents:

BORROWER: Michael Dee Thompson

ADDRESS : [REDACTED] Haddock, GA 31033

IMPORTANT: If current mailing address is different from address on loan documents (note and/or security deed), need evidence of change of address IN WRITING from the Customer.

Loan Application(s)

Note(s)

Pay off statement for each note(*)

(*) if note is for a vehicle that has been repossessed or turned into Bank, need pay off before any "credits" for value are given on the loan; also need date of repossession of vehicle or date when vehicle voluntarily turned over to Bank)

Detail Inquiry for each note

Security Deed(s) and Any Modifications or Releases associated with the security deed

(please put in order from first to last)

Financing Statement(s)

Hypothecation Agreement(s)

Vehicle Title Certificate(s)

Security Agreement(s)

Guaranty or Endorsement

Final Certificate of Title(s) from Attorney OR Final Title Insurance Policy

Checking/Savings account overdraft statement

Application for opening account

Copy of signature card for account

Credit Card Account & application

Please provide any information you may have or communications you may have had with the customer that could be useful in collection:

OFFICER SIGNATURE: 

PLEASE KEEP COPY FOR YOUR FILES

Escrow Statement

THE GEO D WARTHEN BANK
P O BOX 637
SANDERSVILLE GA 31082

Telephone: (478)552-6901

Loan: 0418561000

Current Date: 03/22/18
Payoff Quote Date: 03/15/18

MICHAEL DEE THOMPSON


Collateral:
UNSECURED

PAYOFF STATEMENT

The following amounts are required to payoff the above referenced loan. Funds received after the date written above will require additional daily interest.

| | |
|---|-------------------|
| Current Balance | \$2,200.00 |
| Unpaid Interest | \$453.89 |
| Unpaid Late Charges | \$0.00 |
| Other Fees | \$0.00 |
| Prepayment Penalty | \$0.00 |
| Unused Commitment Fee | \$0.00 |
| Other Schedule Fees | \$0.00 |
| Additional Payoff Fee | \$0.00 |
| Unpaid Credit Life Ins | \$0.00 |
| Unpaid A/H Ins | \$0.00 |
| Less Insurance rebates | \$0.00 |
| Less Fee Rebates | \$0.00 |
| Quoted Payoff Amount | \$2,653.89 |
| Daily Interest Amount (Per Diem) | \$0.96 |

Issuance of this statement does not suspend the contract requirement to make payments when due. Late charges will be assessed as specified in the loan documents. These figures are subject to final verification. Please contact our loan operations department to verify the total payoff amount prior to remitting funds. Thank you for complying with these instructions.

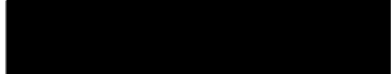
Loan Operations Department

www.gdwbank.com

CONFIDENTIAL

Customer

MICHAEL DEE THOMPSON



Relationship

Borrower

\$ S I

Balance Information

| | |
|--------------------------------|--------------------------------|
| Current principal balance | \$2,200.00 |
| Interest accrued | \$269.69 |
| Late charge balance | \$0.00 |
| Payoff amount | \$2,660.64 |
| Partial chargeoff balance | \$0.00 |
| Daily Interest (Per Diem) | 0.964384 |
| Product | Non-Accrual |
| Previous Product | Single Pay Loans |
| Account status | Active |
| Current rate | 16.00000% |
| Current rate date | 6/15/2017 |
| Interest accrual method | SI - bal * rate / 365 (actual) |
| Date of last credit | |
| Interest paid to date | |
| Interest payment frequenc | At maturity |
| Principal payment frequen | At maturity |
| Due date | 6/5/2017 |
| Days late | 289 |
| Amount due | \$2,660.64 |
| Amount past due | \$2,469.69 |
| Excess regular pmt paid | \$0.00 |
| Customer principal bal | \$2,200.00 |
| Customer acct payoff | \$2,660.64 |
| Customer shadow int paid | \$0.00 |
| Customer interest paid YTD | \$0.00 |
| Customer interest pd last yr | \$0.00 |
| Customer account bal last stmt | \$0.00 |
| Interest while shadowing | \$190.95 |
| Interest billed since shadow | \$0.00 |
| Shadow interest paid | \$0.00 |
| Customer shadow principal paid | \$0.00 |

Current Information

Shadow Accounting

Detail Inquiry for CL 418561000 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK

User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON

Relationship

Borrower

\$ S I

Shadow Accounting

| | |
|--------------------------------|----------|
| Customer principal paid YTD | \$0.00 |
| Customer principal pd last yr | \$0.00 |
| Shadow on zero balance | Yes |
| Previously on nonaccrual | No |
| Assessed l/c since nonaccrual | \$0.00 |
| Collected l/c since nonaccrual | \$0.00 |
| Redirected orig interest | \$0.00 |
| Redirected orig term | 0 |
| Redirected unearned interest | \$0.00 |
| Post adjusting transaction | No |
| Earn redirected interest | No |
| Redirected earnings method | Not used |
| Redirected term remaining | 0 |
| Redirected stated rate | 0.00000% |
| Redirected effective rate | 0.00000% |
| Redirected interest earned YTD | \$0.00 |

Original/renewal Info

| | |
|---------------------------|------------|
| Date opened | 10/5/2016 |
| Maturity date | 6/5/2017 |
| Original disbursement amo | \$2,200.00 |
| Term in months | 8 |
| Number of payments | 1 |
| Regular payments paid | 0 |
| Total payment amount | \$2,200.00 |

General Information

| | |
|--------------------------|--------------------------|
| Note commitment amount | \$2,200.00 |
| Undisbursed amount | \$0.00 |
| Current exposure amount | \$2,200.00 |
| Available SubLimit Funds | Not applicable |
| CIF guidance line | 0 |
| Collateral code | Unsecured |
| Collateral Description | UNSECURED |
| Officer | Debra D. Helton |
| Call code | 6d. Other Consumer Loans |

Detail Inquiry for CL 418561000 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK

User: ahaynes Ashley Haynes

Customer

Relationship

MICHAEL DEE THOMPSON

Borrower

\$ S

I

General Information

| | |
|---------------------------|-------------|
| Old note number | 00000000000 |
| Year to date interest | \$0.00 |
| Last year interest | \$0.00 |
| Interest paid LTD | \$0.00 |
| Times renewed | 0 |
| Times extended | 0 |
| Number of payments extend | 0 |
| Times late 10 days | 0 |
| Times late 30 days | 0 |
| Times late 60 days | 0 |
| Times late 90 days | 1 |

Ashley Haynes

Bankruptcy Docs

From: Ashley Haynes
Sent: Friday, March 23, 2018 9:25 AM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Michael Thompson Bankruptcy Docs - SECURE
Attachments: 20180323081635693.pdf

...and here is a copy of what I got in the mail from bankruptcy. I am thinking that you all probably got the same stuff, but I wanted to send it to you just in case...

Thanks,

Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517

Ashley Haynes

Other Docs for Unsecured Loan

From: Ashley Haynes
Sent: Friday, March 23, 2018 9:06 AM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Michael Thompson - Unsecured Loan & Charged Off Checking Account - SECURE
Attachments: 20180323081601819.pdf

I have attached the documentation for Michael's unsecured loan. I'm not sure how bankruptcy works with charged off checking accounts, but he does have one of those that has a balance of \$1552.83. If you need additional info for that, just let Tracy know.

Let me know if you need anything else from me.

Thanks,

Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517

Request for
Other Docs for
Unsecured

Ashley Haynes

From: Ashley Haynes
Sent: Friday, March 23, 2018 8:47 AM
To: kay johnson
Cc: 'keenanhowardlaw@gmail.com'
Subject: RE: RE: Michael Dee Thompson - SECURE

I probably never sent that to you because we were just working on the writ of possession for the other one. I'm sorry... I knew you would need it now because of bankruptcy. Give me just a few min and I will have that to you.

From: kay johnson [mailto:bkj31082@yahoo.com]
Sent: Thursday, March 22, 2018 7:09 PM
To: Ashley Haynes
Cc: Keenan Howard
Subject: Re: RE: Michael Dee Thompson - SECURE

Ashley...this is the first I've seen about an unsecured note for \$2200.00.
Please send usual loan docs for this note.
Thank you!

Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

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On Thursday, March 22, 2018, 4:10:06 PM EDT, Ashley Haynes <ahaynes@GDWBANK.NET> wrote:

You've received an encrypted message from ahaynes@GDWBANK.NET
To view your message
Save and open the attachment (message.html), and follow the instructions.
Sign in using the following email address: bkj31082@yahoo.com

This email message and its attachments are for the sole use of the intended recipient or recipients and may contain confidential information. If you have received this email in error, please notify the sender and delete this message.

Ashley Haynes

Updated Payoff + Detail
Inquiry

From: Ashley Haynes
Sent: Thursday, March 22, 2018 4:10 PM
To: 'kay johnson'
Cc: Keenan Howard
Subject: RE: Michael Dee Thompson - SECURE
Attachments: Michael Thompson Payoff as of 03-15-18 419003600.pdf; Michael Thompson Detail Inquiry 419003600.pdf; Michael Thompson Payoff as of 03-15-18 418561000.pdf; Michael Thompson Detail Inquiry 418561000.pdf

for Unsecured + Multi Collateral

From: kay johnson [mailto:bkj31082@yahoo.com]
Sent: Thursday, March 22, 2018 2:24 PM
To: Ashley Haynes
Cc: Keenan Howard
Subject: Michael Dee Thompson

Received notices today regarding chapter 13 bankruptcy...Thompson filed as of 03/15/18.
Please send new payoff statement as of 03/15/18....thanks

Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

CONFIDENTIALITY NOTICE This message is sent by, on behalf of, or under the direction of an attorney. It is intended exclusively for the individual or entity to which it is addressed. This communication may contain information that is proprietary, privileged, confidential or otherwise legally exempt from disclosure. If you are not the named addressee, you are not authorized to read, print, retain, copy or disseminate this message or any part of it. In the event you have received this message in error, please delete all copies of this message immediately and notify the sender by calling 478-552-6107 or by replying to this message.

To Tracy

Ashley Haynes

From: Ashley Haynes
Sent: Friday, March 23, 2018 9:49 AM
To: Tracy Barron Welch
Subject: FW: Michael Thompson Bankruptcy Docs
Attachments: 20180323081635693.pdf

Tracy,

Here are Michael Thompson's bankruptcy docs. He filed chapter 13. I told Kay that he has a charged off checking account. I'm not sure if we can file a claim on it, but you never know.

Thanks,

Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517

Multi-Collateral Loan
Bankruptcy Docs
419003600

Check List for Copies of Documents:

BORROWER: Michael Dee Thompson

ADDRESS: [REDACTED] Haddock Ga

IMPORTANT: If current mailing address is different from address on loan documents (note 31033 and/or security deed), need evidence of change of address IN WRITING from the Customer.

- Loan Application(s)
- Note(s)
- Pay off statement for each note(*)

(*) if note is for a vehicle that has been repossessed or turned into Bank, need pay off before any "credits" for value are given on the loan; also need date of repossession of vehicle or date when vehicle voluntarily turned over to Bank)

- Detail Inquiry for each note
- Security Deed(s) and Any Modifications or Releases associated with the security deed (please put in order from first to last)
- Financing Statement(s)
- Hypothecation Agreement(s)
- Vehicle Title Certificate(s)
- Security Agreement(s)
- Guaranty or Endorsement
- Final Certificate of Title(s) from Attorney OR Final Title Insurance Policy
- Checking/Savings account overdraft statement
- Application for opening account
- Copy of signature card for account
- Credit Card Account & application

Please provide any information you may have or communications you may have had with the customer that could be useful in collection:

Other Docs were sent previously with writ of possession

OFFICER SIGNATURE: Asbury Rhy

PLEASE KEEP COPY FOR YOUR FILES

Escrow Statement

THE GEO D WARTHEN BANK
P O BOX 637
SANDERSVILLE GA 31082

Telephone: (478)552-6901

Loan: 0419003600

Current Date: 03/22/18
Payoff Quote Date: 03/15/18

MICHAEL DEE THOMPSON


Collateral:
*2007 JEEP WRANGLER
*24 FT. CAROLINA SKIFF CENTER C
ONSOLE BOAT WITH 200 HORSE POW
*2004 CUSTOM RIGID

PAYOFF STATEMENT

The following amounts are required to payoff the above referenced loan. Funds received after the date written above will require additional daily interest.

| | |
|---|--------------------|
| Current Balance | \$63,912.20 |
| Unpaid Interest | \$2,759.39 |
| Unpaid Late Charges | \$170.40 |
| Other Fees | \$0.00 |
| Prepayment Penalty | \$0.00 |
| Unused Commitment Fee | \$0.00 |
| Other Schedule Fees | \$0.00 |
| Additional Payoff Fee | \$0.00 |
| Unpaid Credit Life Ins | \$0.00 |
| Unpaid A/H Ins | \$0.00 |
| Less Insurance rebates | \$1,500.67 |
| Less Fee Rebates | \$0.00 |
| Quoted Payoff Amount | \$65,341.32 |
| Daily Interest Amount (Per Diem) | \$13.13 |

Issuance of this statement does not suspend the contract requirement to make payments when due. Late charges will be assessed as specified in the loan documents. These figures are subject to final verification. Please contact our loan operations department to verify the total payoff amount prior to remitting funds. Thank you for complying with these instructions.

Loan Operations Department

www.gdwbank.com

CONFIDENTIAL

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK

User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON



Relationship

Borrower

\$ S

Balance Information

| | |
|--------------------------------|--------------------------------|
| Current principal balance | \$63,912.20 |
| Interest accrued | \$1,341.07 |
| Late charge balance | \$170.40 |
| Payoff amount | \$65,433.25 |
| Partial chargeoff balance | \$0.00 |
| Daily interest (Per Diem) | 13.132644 |
| Product | Non-Accrual |
| Previous Product | Installment Loans |
| Account status | Active |
| Current rate | 7.50000% |
| Current rate date | 6/13/2017 |
| Interest accrual method | SI - bal * rate / 365 (actual) |
| Date of last credit | 8/29/2017 |
| Interest paid to date | 8/17/2017 |
| Interest payment frequenc | Monthly |
| Principal payment frequen | Monthly |
| Due date | 8/28/2017 |
| Days late | 205 |
| Amount due | \$6,134.96 |
| Amount past due | \$6,134.96 |
| Excess regular pmt paid | \$0.00 |
| Customer principal bal | \$63,912.20 |
| Customer acct payoff | \$65,433.25 |
| Customer shadow int paid | \$0.00 |
| Customer interest paid YTD | \$0.00 |
| Customer interest pd last yr | \$0.00 |
| Customer account bal last slmt | \$0.00 |
| Interest while shadowing | \$1,510.25 |
| Interest billed since shadow | \$1,589.05 |
| Shadow interest paid | \$0.00 |
| Customer shadow principal paid | \$0.00 |

Current Information

Shadow Accounting

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK

User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON

Relationship

Borrower

\$ S

Shadow Accounting

| | |
|--------------------------------|----------|
| Customer principal paid YTD | \$0.00 |
| Customer principal pd last yr | \$0.00 |
| Shadow on zero balance | Yes |
| Previously on nonaccrual | No |
| Assessed l/c since nonaccrual | \$0.00 |
| Collected l/c since nonaccrual | \$0.00 |
| Redirected orig interest | \$0.00 |
| Redirected orig term | 0 |
| Redirected unearned interest | \$0.00 |
| Post adjusting transaction | No |
| Earn redirected interest | No |
| Redirected earnings method | Not used |
| Redirected term remaining | 0 |
| Redirected stated rate | 0.00000% |
| Redirected effective rate | 0.00000% |
| Redirected interest earned YTD | \$0.00 |

Original/renewal Info

| | |
|---------------------------|-------------|
| Date opened | 6/13/2017 |
| Maturity date | 6/28/2022 |
| Original disbursement amo | \$63,912.20 |
| Term in months | 61 |
| Number of payments | 60 |
| Regular payments paid | 1 |
| Total payment amount | \$852.08 |

General Information

| | |
|--------------------------|----------------------|
| Note commitment amount | \$63,912.20 |
| Undisbursed amount | \$0.00 |
| Current exposure amount | \$63,912.20 |
| Available SubLimit Funds | Not applicable |
| CIF guidance line | 0 |
| Collateral code | Automobile |
| Collateral Description | 2007 JEEP WRANG |
| Officer | Jason D. Prince |
| Call code | 6c. Automobile Loans |

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK
User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON


Relationship

Borrower \$ S

General Information

| | |
|---------------------------|-------------|
| Old note number | 00417549300 |
| Year to date interest | \$0.00 |
| Last year interest | \$1,052.08 |
| Interest paid LTD | \$852.08 |
| Times renewed | 1 |
| Times extended | 0 |
| Number of payments extend | 0 |
| Times late 10 days | 1 |
| Times late 30 days | 1 |
| Times late 60 days | 0 |
| Times late 90 days | 1 |

IN THE SUPERIOR COURT OF JONES COUNTY
STATE OF GEORGIA

RECEIVED
3/22/18
-array
Cust # 21807

IN RE

THE GEO. D. WARTHEN BANK

Plaintiff,

v.

MICHAEL DEE THOMPSON

Defendant

CIVIL ACTION FILE NO.

18-CV-27

PLEA FOR STAY ON ACCOUNT OF BANKRUPTCY

COMES NOW the Defendant, Michael Dee Thompson, and asks that this honorable court stay all proceedings in the above-captioned matter as Michael Dee Thompson filed a petition for relief under Chapter 13 of the Bankruptcy Code, the same being styled as case number 18-50508 filed in the Middle District of Georgia on March 15, 2018. As a result, the instant Complaint should be suspended until his Chapter 13 bankruptcy proceeding is discharged or dismissed.

WHEREFORE, the Defendant prays that the Court take no further action until further notice concerning the bankruptcy.

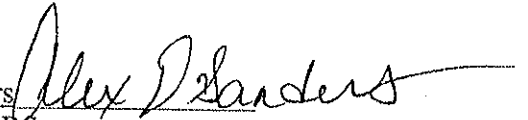
This 21st day of March 2018.

CERTIFICATE OF SERVICE

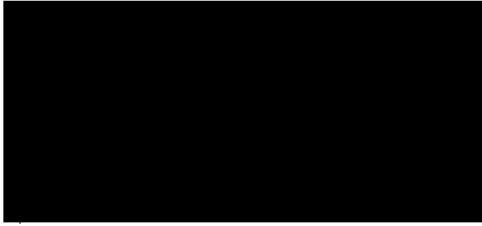
I certify that I have furnished a true copy of the within and foregoing Plea for Stay on Account of Bankruptcy to the Plaintiff, The Geo. D. Warthen Bank, The Law Offices of Keenan Richard Howard and to Michael Dee Thompson 117 County Line Road NW, Haddock GA 31033 by depositing the same in the United States Mail in a properly addressed envelope with sufficient postage thereto affixed to insure delivery.

This 21st day of March, 2018.

/s/ Alex Sanders
ALEX SANDERS
Attorney for Defendant(s)



| | | | |
|---|---------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Michael D. Thompson | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court Middle District of Georgia | | | |
| Case number: 18-50508 aec | | | |



Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Michael D. Thompson | |
| 2. All other names used in the last 8 years | aka Michael Thompson, aka Michael Dee Thompson, aka Mike Thompson | |
| 3. Address | | |
| 4. Debtor's attorney Name and address | | |
| 5. Bankruptcy trustee Name and address | | |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | | Hours open: Monday - Friday 8:30 AM - 5:00 PM |

For more information, see page 2

Debtor Michael D. Thompson

Case number 18-50508 aec

| | | |
|--|--|--|
| <p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> | <p>April 17, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> | <p>Location: 341(a) Meeting Room, 433 Cherry Street, First Floor, Suite C, Macon, GA 31201</p> |
| <p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> | <p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | <p>Filing deadline: 6/18/18</p> |
| | <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> | <p>Filing deadline: 5/24/18</p> |
| | <p>Deadline for governmental units to file a proof of claim:</p> | <p>Filing deadline: 180 days from the date of Order for Relief.</p> |
| | <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> | |
| | <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> | <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p> |
| | <p>Deadline to file an objection to confirmation:</p> | <p>Filing deadline: Objections to confirmation are due 7 days prior to the first confirmation date.</p> |
| <p>9. Filing of plan</p> | <p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 5/21/18 at 01:30 PM, Location: U.S. Bankruptcy Court - Macon, Courtroom B, 433 Cherry Street, Macon, GA 31201</p> | |
| <p>10. Creditors with a foreign address</p> | <p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p> | |
| <p>11. Filing a chapter 13 bankruptcy case</p> | <p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p> | |
| <p>12. Exempt property</p> | <p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov, if you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p> | |
| <p>13. Dismissal at Confirmation Hearing</p> | <p>At the confirmation hearing, the Court will determine whether debtor's plan can be confirmed. If the plan is denied confirmation, the Court may consider any written or oral Motions to Dismiss the Case presented prior to or at the confirmation hearing. For cause, the Court may grant such Motion to Dismiss at the confirmation hearing.</p> | |
| <p>14. Discharge of debts</p> | <p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> | |

Michael Thompson
Cust # 21807
Bankruptcy Docs

Ashley Haynes

From: Ashley Haynes
Sent: Wednesday, April 18, 2018 9:47 AM
To: 'kay johnson'; 'keenanhowardlaw@gmail.com'
Subject: RE: MICHAEL THOMPSON 18-50508 - SECURE

Thanks for the update!

From: kay johnson [<mailto:bkj31082@yahoo.com>]
Sent: Wednesday, April 18, 2018 9:31 AM
To: Kirby Moore
Cc: Keenan Howard; Ashley Haynes
Subject: Re: MICHAEL THOMPSON 18-50508

Okay....keep us posted please.
Thank you.

Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

CONFIDENTIALITY NOTICE This message is sent by, on behalf of, or under the direction of an attorney. It is intended exclusively for the individual or entity to which it is addressed. This communication may contain information that is proprietary, privileged, confidential or otherwise legally exempt from disclosure. If you are not the named addressee, you are not authorized to read, print, retain, copy or disseminate this message or any part of it. In the event you have received this message in error, please delete all copies of this message immediately and notify the sender by calling 478-552-6107 or by replying to this message.

On Wednesday, April 18, 2018, 9:04:50 AM EDT, Kirby Moore <krmoore45@att.net> wrote:

Kirby attended 341 hearing but it was cont to 5/8/18 @ 1030am

Thanks
Martha Danvir
Assistant to Kirby R. Moore
961 Walnut St
Macon, GA 31201
(478) 743-7026
(478) 743-7360

Ashley Haynes

From: Ashley Haynes
Sent: Wednesday, April 18, 2018 9:46 AM
To: Ken Bibb; Jason D. Prince
Subject: FW: MICHAEL THOMPSON 18-50508

FYI... Michael Thompson hearing was continued to 05/08/18.

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: kay johnson [<mailto:bkj31082@yahoo.com>]
Sent: Wednesday, April 18, 2018 9:31 AM
To: Kirby Moore
Cc: Keenan Howard; Ashley Haynes
Subject: Re: MICHAEL THOMPSON 18-50508

Okay....keep us posted please.
Thank you.


Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

CONFIDENTIALITY NOTICE This message is sent by, on behalf of, or under the direction of an attorney. It is intended exclusively for the individual or entity to which it is addressed. This communication may contain information that is proprietary, privileged, confidential or otherwise legally exempt from disclosure. If you are not the named addressee, you are not authorized to read, print, retain, copy or disseminate this message or any part of it. In the event you have received this message in error, please delete all copies of this message immediately and notify the sender by calling 478-552-6107 or by replying to this message.

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Kirby attended 341 hearing but it was cont to 5/8/18 @ 1030am

Thanks
Martha Danvir
Assistant to Kirby R. Moore
961 Walnut St
Macon, GA 31201
(478) 743-7026
(478) 743-7360

 Virus-free. www.avast.com

Writ of Possession
419003600

Check List for Copies of Documents:

BORROWER: Michael Thompson

ADDRESS: 117 County Line Rd NW (Haddock, GA 31033)

IMPORTANT: If current mailing address is different from address on loan documents (note and/or security deed), need evidence of change of address IN WRITING from the Customer.

- Loan Application(s)
 Note(s)
 Pay off statement for each note(*)

(*) if note is for a vehicle that has been repossessed or turned into Bank, need pay off before any "credits" for value are given on the loan; also need date of repossession of vehicle or date when vehicle voluntarily turned over to Bank)

- Detail Inquiry for each note
 Security Deed(s) and Any Modifications or Releases associated with the security deed

(please put in order from first to last)

- Financing Statement(s) 24. Ft. Boat
 Hypothecation Agreement(s)
 Vehicle Title Certificate(s) 2007 Jeep Wrangler / 2004 Custom Rigid
 Security Agreement(s)
 Guaranty or Endorsement
 Final Certificate of Title(s) from Attorney OR Final Title Insurance Policy
 Checking/Savings account overdraft statement
 Application for opening account
 Copy of signature card for account
 Credit Card Account & application

Please provide any information you may have or communications you may have had with the customer that could be useful in collection:

OFFICER SIGNATURE: Ashley Rely

PLEASE KEEP COPY FOR YOUR FILES

Escrow Statement

THE GEO D WARTHEN BANK
P O BOX 637
SANDERSVILLE GA 31082

Telephone: (478)552-6901

Loan: 0419003600

Current Date: 12/05/17
Payoff Quote Date: 12/05/17

MICHAEL DEE THOMPSON


Collateral:
*2007 JEEP WRANGLER
*24 FT. CAROLINA SKIFF CENTER C
ONSOLE BOAT WITH 200 HORSE POW
*2004 CUSTOM RIGID

PAYOFF STATEMENT

The following amounts are required to payoff the above referenced loan. Funds received after the date written above will require additional daily interest.

| | |
|---|--------------------|
| Current Balance | \$63,912.20 |
| Unpaid Interest | \$1,446.13 |
| Unpaid Late Charges | \$170.40 |
| Other Fees | \$0.00 |
| Prepayment Penalty | \$0.00 |
| Unused Commitment Fee | \$0.00 |
| Other Schedule Fees | \$0.00 |
| Additional Payoff Fee | \$0.00 |
| Unpaid Credit Life Ins | \$0.00 |
| Unpaid A/H Ins | \$0.00 |
| Less Insurance rebates | \$1,677.09 |
| Less Fee Rebates | \$0.00 |
| Quoted Payoff Amount | \$63,851.64 |
| Daily Interest Amount (Per Diem) | \$13.13 |

Issuance of this statement does not suspend the contract requirement to make payments when due. Late charges will be assessed as specified in the loan documents. These figures are subject to final verification. Please contact our loan operations department to verify the total payoff amount prior to remitting funds. Thank you for complying with these instructions.

Loan Operations Department

www.gdwbank.com

CONFIDENTIAL

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK
 User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON

Relationship

Borrower

\$ S

Balance Information

| | |
|--------------------------------|--------------------------------|
| Current principal balance | \$63,912.20 |
| Interest accrued | \$1,341.07 |
| Late charge balance | \$170.40 |
| Payoff amount | \$63,851.64 |
| Partial chargeoff balance | \$0.00 |
| Daily interest (Per Diem) | 13.132644 |
| Product | Non-Accrual |
| Previous Product | Installment Loans |
| Account status | Active |
| Current rate | 7.50000% |
| Current rate date | 6/13/2017 |
| Interest accrual method | SI - bal * rate / 365 (actual) |
| Date of last credit | 8/29/2017 |
| Interest paid to date | 8/17/2017 |
| Interest payment frequenc | Monthly |
| Principal payment frequen | Monthly |
| Due date | 8/28/2017 |
| Days late | 98 |
| Amount due | \$3,578.72 |
| Amount past due | \$3,578.72 |
| Excess regular pmt paid | \$0.00 |
| Customer principal bal | \$63,912.20 |
| Customer acct payoff | \$63,851.64 |
| Customer shadow int paid | \$0.00 |
| Customer interest paid YTD | \$0.00 |
| Customer interest pd last yr | \$0.00 |
| Customer account bal last stmt | \$0.00 |
| Interest while shadowing | \$105.06 |
| Interest billed since shadow | \$0.00 |
| Shadow interest paid | \$0.00 |
| Customer shadow principal paid | \$0.00 |

Current Information

Shadow Accounting

Customer

MICHAEL DEE THOMPSON



Relationship

Borrower

\$ S

Shadow Accounting

| | |
|--------------------------------|----------------------|
| Customer principal paid YTD | \$0.00 |
| Customer principal pd last yr | \$0.00 |
| Shadow on zero balance | Yes |
| Previously on nonaccrual | No |
| Assessed l/c since nonaccrual | \$0.00 |
| Collected l/c since nonaccrual | \$0.00 |
| Redirected orig interest | \$0.00 |
| Redirected orig term | 0 |
| Redirected unearned interest | \$0.00 |
| Post adjusting transaction | No |
| Earn redirected interest | No |
| Redirected earnings method | Not used |
| Redirected term remaining | 0 |
| Redirected stated rate | 0.00000% |
| Redirected effective rate | 0.00000% |
| Redirected interest earned YTD | \$0.00 |
| Date opened | 6/13/2017 |
| Maturity date | 6/28/2022 |
| Original disbursement amo | \$63,912.20 |
| Term in months | 61 |
| Number of payments | 60 |
| Regular payments paid | 1 |
| Total payment amount | \$852.08 |
| Note commitment amount | \$63,912.20 |
| Undisbursed amount | \$0.00 |
| Current exposure amount | \$63,912.20 |
| Available SubLimit Funds | Not applicable |
| CIF guidance line | 0 |
| Collateral code | Automobile |
| Collateral Description | 2007 JEEP WRANG |
| Officer | Jason D. Prince |
| Call code | 6c. Automobile Loans |

Original/renewal Info

General Information

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK

User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON

Relationship

Borrower

\$ S

General Information

| | |
|---------------------------|-------------|
| Old note number | 00417549300 |
| Year to date interest | \$852.08 |
| Last year interest | \$0.00 |
| Interest paid LTD | \$852.08 |
| Times renewed | 1 |
| Times extended | 0 |
| Number of payments extend | 0 |
| Times late 10 days | 1 |
| Times late 30 days | 1 |
| Times late 60 days | 0 |
| Times late 90 days | 1 |

Ashley Haynes

From: Ashley Haynes
Sent: Wednesday, December 06, 2017 9:33 AM
To: 'Kay Johnson (bkj31082@yahoo.com)'; 'keenanhowardlaw@gmail.com'
Subject: Michael Thompson - Writ of Possession - SECURE
Attachments: 20171206084630634.pdf

Per Ken, please file a writ of possession on this customer. Let me know if you need anything else.

Thanks,

Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517

THE LAW OFFICES OF
KEENAN RICHARD HOWARD, LLC

Repo Docs
49003600

WEBSITE: KEENANHOWARDLAW.COM

Keenan Richard Howard
keenanhowardlaw@gmail.com
Phone: (478) 552-6107

P.O. BOX 509
134 East Church Street
Sandersville, Georgia 31082

October 30, 2018

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy also sent regular mail

Mr. Michael D. Thompson
[REDACTED]

Dear Mr. Thompson:

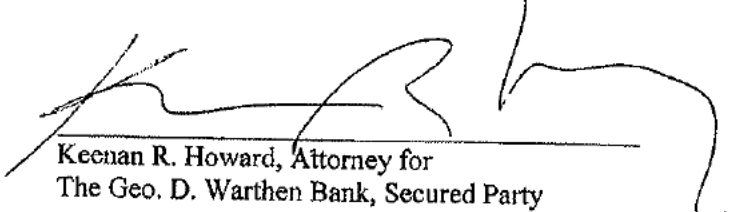
This is to advise you that, by reason of your default under the terms of the security agreement executed by you on June 23, 2017, the undersigned has taken possession of the following described motor vehicle:

1-2007 Jeep Multi-Purpose Wrangler, VIN 1J4GA69177L148935

This is a notification per Georgia Law and in accordance with the Consent Order in Case 18-50508, United States Bankruptcy Court, Middle District of Georgia, Macon Division, and not an attempt to collect a debt.

Notice is hereby given pursuant to the Official Code of Georgia Section 10-1-36 that the undersigned intends to sell the above-described motor vehicle at a private sale to be held at Sandersville, Washington County, Georgia, after November 9, 2018.

This will further serve to advise you that the undersigned intends to file a deficiency proof of claim in bankruptcy court if the proceeds realized from the sale of the motor vehicle is not sufficient in amount to satisfy all obligations secured by the motor vehicle; that you have a right to redeem the motor vehicle by tendering to the undersigned fulfillment of all obligations secured by the motor vehicle, which as of October 29, 2018, total \$68,709.10; and that you may require the undersigned to sell the motor vehicle at a public sale by giving written demand to the undersigned at the return address shown hereon within ten (10) days after the posting of this Notice to you.


Keenan R. Howard, Attorney for
The Geo. D. Warthen Bank, Secured Party

kj

c: The Geo. D. Warthen Bank

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS

| | |
|--|--|
| A. NAME & PHONE OF CONTACT AT FILER (optional) JASON PRINCE (478) 552-6901 | |
| B. E-MAIL CONTACT AT FILER (optional) JPRINCE@GDWBANK.NET | |
| C. SEND ACKNOWLEDGMENT TO: (Name and Address) | |
| The Geo. D. Warthen Bank 216 North Harris Street P.O. Box 637 Sandersville GA 31082 | |

File Number: 150-2015-000317

Time: 3:00PM

Date: 5-1-2015

Amy L. York
Deputy Clerk S.C. Wash. Co., GA

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

| | | | | | |
|-------------------------|--------------------------------------|-----------------|--------------------------------|--------------------------------------|----------------|
| 1a. ORGANIZATION'S NAME | | | | | |
| OR | 1b. INDIVIDUAL'S SURNAME THOMPSON | | FIRST PERSONAL NAME MICHAEL | ADDITIONAL NAME(S)/INITIAL(S) DEE | SUFFIX |
| 1c. MAILING ADDRESS | | CITY HADDOCK | STATE GA | POSTAL CODE 31033 | COUNTRY USA |

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

| | | | | | |
|-------------------------|--------------------------|------|---------------------|-------------------------------|---------|
| 2a. ORGANIZATION'S NAME | | | | | |
| OR | 2b. INDIVIDUAL'S SURNAME | | FIRST PERSONAL NAME | ADDITIONAL NAME(S)/INITIAL(S) | SUFFIX |
| 2c. MAILING ADDRESS | | CITY | STATE | POSTAL CODE | COUNTRY |

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

| | | | | | |
|---|--------------------------|----------------------|---------------------|-------------------------------|----------------|
| 3a. ORGANIZATION'S NAME The Geo. D. Warthen Bank | | | | | |
| OR | 3b. INDIVIDUAL'S SURNAME | | FIRST PERSONAL NAME | ADDITIONAL NAME(S)/INITIAL(S) | SUFFIX |
| 3c. MAILING ADDRESS 216 North Harris Street | | CITY Sandersville | STATE GA | POSTAL CODE 31082-0000 | COUNTRY USA |

4. COLLATERAL: This financing statement covers the following collateral:

24 FT. CAROLINA SKIFF CENTER CONSOLE BOAT S/N WITH 200 HORSE POWER YAMAHA SALTWATER MOTOR S/N

5. Check only if applicable and check only one box: Collateral is held in a Trust (see UCC1Ad, item 17 and instructions) being administered by a Decedent's Personal Representative

6a. Check only if applicable and check only one box:

Public Finance Transaction Manufactured-Home Transaction A Debtor is a Transmitting Utility

6b. Check only if applicable and check only one box:

Agricultural Lien Non-UCC Filing

7. ALTERNATIVE DESIGNATION (if applicable): Lessee/Lessor Consignee/Consignor Seller/Buyer Bailee/Bailor Licensee/Licenser

8. OPTIONAL FILER REFERENCE DATA:

419003600



Electronic Title Copy

| Vehicle ID Number | Year | Make | Model | Body Style | Lic Plate | Reg Exp |
|-------------------|------|------|-------|------------|-----------|---------|
| 1J4GA69177L148935 | 2007 | JEEP | | | | |

| Weight | New/Used | Title Number | Odometer | State | Date Issued |
|--------|----------|-----------------|----------|-------|-------------|
| | | 771139182677045 | | GA | 09-28-2018 |

Full Name of Owner(s)

MICHAEL DEE THOMPSON
[REDACTED]

Vehicle Brand(s)

Liens(s)

THE GEORGE D WARTHEN BANK
[216 N Harris St
PO BOX 637
Sandersville, GA 31082]*

Odometer Brand(s)

Lien Date:

ELT Number: 001106774590
LTN: 419003600A

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: SSHLIUNE4F

THIS IS NOT A TITLE

This is an official Premier eTitleLien® Report
generated by a customer of Decision Dynamics, Inc.





Electronic Title Copy

| | | | | | | |
|-------------------|------|------|-------|------------|-----------|---------|
| Vehicle ID Number | Year | Make | Model | Body Style | Lic Plate | Reg Exp |
| 4B7H846954S002604 | 2004 | CUTM | | | | |

| | | | | | |
|--------|---------------------|-----------------|-------------|-------|-------------|
| Weight | New/Used [Used]* | Title Number | Odometer | State | Date Issued |
| | | 776275172697045 | [xxxxxxxx]* | GA | 09-29-2017 |

Full Name of Owner(s)

MICHAEL DEE THOMPSON



Vehicle Brand(s)

Liens(s)

THE GEORGE D WARTHEN BANK
 [216 N Harris St
 PO BOX 637
 Sandersville, GA 31082]*

Lien Date: 07-03-2013
 ELT Number: 001106774590
 LTN: 419003600

Odometer Brand(s)

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: SYSOPHZZTA **THIS IS NOT A TITLE**
 This is an official Premier eTitleLien® Report
 generated by a customer of Decision Dynamics, Inc.



Georgia Certificate of Title #419003600

DISCLAIMER: DO NOT ACCEPT THIS TITLE WITHOUT THE SECURITY THREAD LOCATED APPROXIMATELY TWO INCHES FROM LEFT EDGE.

| | | | | | | |
|--------------------------------|------------------|---------------------|---------------------------------|--|-------------------|---|
| VEHICLE IDENTIFICATION NUMBER | MAKE JEEP | YEAR 2007 | TYPE OF BODY MULTI-PURPOSE V | MODEL WRANGLER NGLER | CYL 6 | DATE ISSUED 01/02/2014 |
| DATE VEHICLE PUR 12/30/2013 | FUEL GASOLINE | NEW OR USED USED | ODOMETER 038554 | PREVIOUS TITLE NBR / STATE OF ISSUE /GA | NBR OF LIENS 1 | COLOR WHI |
| | | | | | | CURRENT TITLE NUMBER 770399133644107 |

OWNER

MICHAEL DEE THOMPSON

* ODOMETER READING IS ACTUAL MILEAGE OF THE VEHICLE UNLESS OTHERWISE INDICATED BELOW.

MAIL TO:

 T33
 THE GEO D WARTHEN BANK
 216 N HARRIS ST
 SANDERSVILLE GA 31082-1741

1ST LIEN OR SECURITY INTEREST

THE GEO D WARTHEN BANK
 216 N HARRIS ST
 SANDERSVILLE GA 31082-1741

2ND LIEN OR SECURITY INTEREST

3RD LIEN OR SECURITY INTEREST

RELEASE OF LIEN OR SECURITY INTEREST

| DATE OF RELEASE | SECURITY INTEREST HOLDER | AUTHORIZED AGENT |
|-----------------|--------------------------|---------------------|
| 05/01/15 | The Geo D Warthen Bank | <i>P. Hernandez</i> |
| 2ND LIEN | BY | |
| 3RD LIEN | BY | |

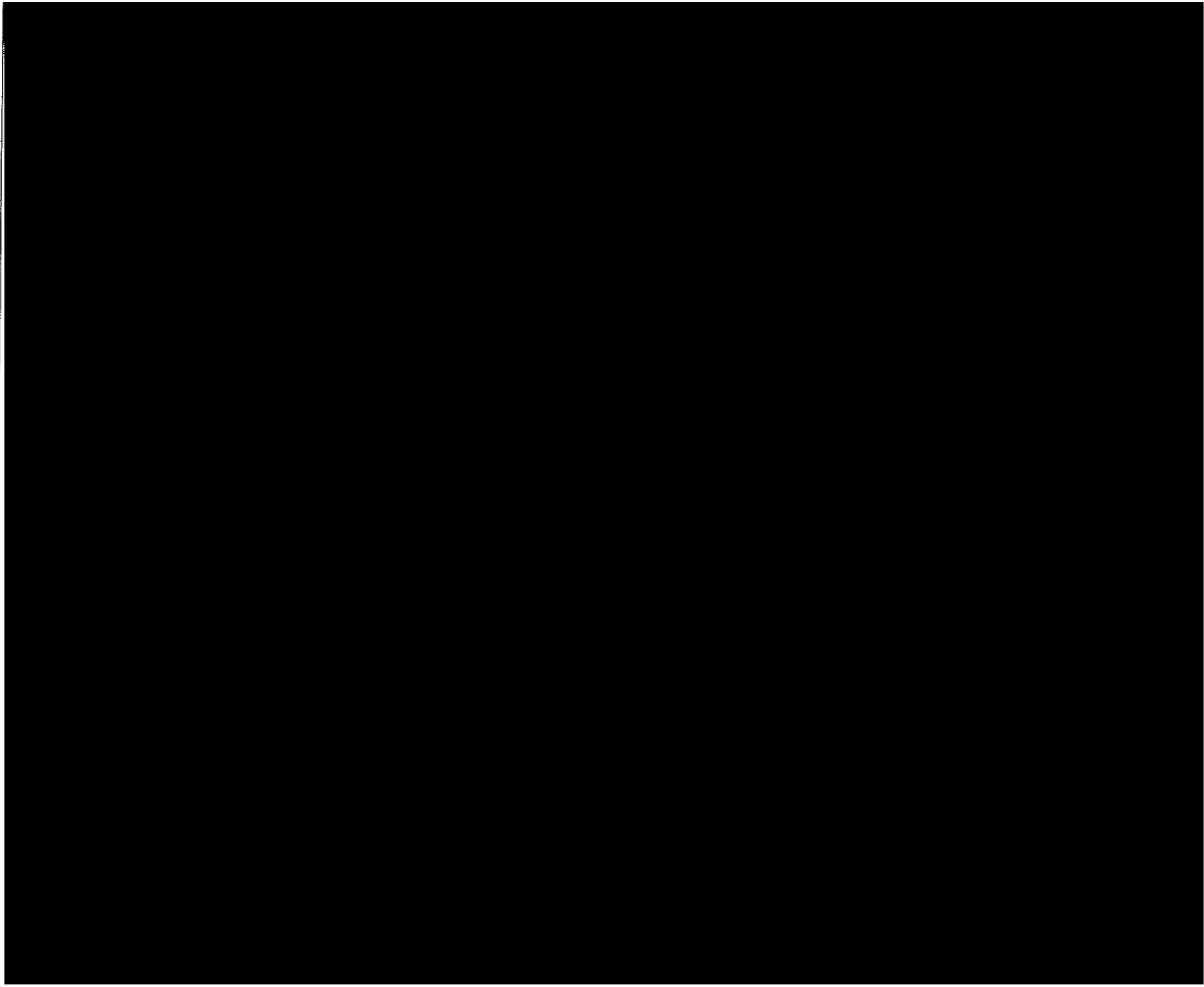
The Georgia Department of Revenue issued this title pursuant to the Motor Vehicle Certificate of Title Act and this title is subject to its provisions. The Department certifies that on application duly made, the person named herein is registered as the lawful owner of the vehicle described subject to any liens or security interests set forth and such liens or security interests as may subsequently be filed with the Commissioner.

034448849

Diaper MacArthur

STATE REVENUE COMMISSIONER

38258460





Electronic Title Copy

| Vehicle ID Number | Year | Make | Model | Body Style | Lic Plate | Reg Exp |
|-------------------|------|------|-------|------------|-----------|---------|
| 4B7H846954S002604 | 2004 | CUTM | | | | |

| Weight | New/Used | Title Number | Odometer | State | Date Issued |
|--------|----------|-----------------|-------------|-------|-------------|
| | [Used]* | 776275172697045 | [xxxxxxxx]* | GA | 09-29-2017 |

Full Name of Owner(s)
MICHAEL DEE THOMPSON

Vehicle Brand(s)

Liens(s)

THE GEORGE D WARTHEN BANK
[216 N Harris St
PO BOX 637
Sandersville, GA 31082]*

Odometer Brand(s)

Lien Date: 07-03-2013
ELT Number: 001106774590
LTN: 419003600

* Information has been supplied by the lienholder, not the state titling agency.

Document ID: RGFVBTYQC4

THIS IS NOT A TITLE

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generated by a customer of Decision Dynamics, Inc.



Repo Docs
Michael Thompson
419003600

Ashley Haynes

From: Ashley Haynes
Sent: Monday, October 29, 2018 2:51 PM
To: 'Kay Johnson'; 'keenanhowardlaw@gmail.com'
Subject: RE: Michael Thompson's jeep - SECURE
Attachments: Michael Thompson Payoff & Detail Inquiry as of 10-29-18.pdf

The jeep was repo'd and hit our lot on Saturday, 10/27/18. I have attached a new detail screen and payoff so you can send the 10 day letter. Let me know if you need anything else.

Thank you so much!

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Ashley Haynes
Sent: Saturday, October 20, 2018 9:57 AM
To: 'Kay Johnson (bkj31082@yahoo.com)'
Subject: FW: Michael Thompson's jeep

I meant to copy you on that response as well.

From: Ashley Haynes
Sent: Saturday, October 20, 2018 9:57 AM
To: 'Keenan Howard'
Subject: RE: Michael Thompson's jeep

That sounds good. As soon as it gets here, we will let you all know so that a letter can be sent.

Thanks,

*Ashley Haynes
The Geo. D. Warthen Bank
Loan Operations Manager
Ph: 478-552-6901 Ext. 2055
Fax: 478-552-8517*

From: Keenan Howard [mailto:keenanhowardlaw@gmail.com]
Sent: Saturday, October 20, 2018 9:26 AM
To: Ashley Haynes
Cc: Kay Johnson
Subject: Re: Michael Thompson's jeep

I think we will need to send 10 day letter in case he gets dismissed.

Did they get the jeep?

On Fri, Oct 19, 2018, 9:34 AM Ashley Haynes <ahaynes@gdwbank.net> wrote:

Hey Keenan,

Did you find out if we would have a waiting period before the jeep can be sold or if it can be sold as soon as we get it?

We don't have the jeep yet. Hopefully we will get it today, but I will be sure that you all are notified when it hits the lot. I'm not here next week so I want to be sure that everyone is on the same page before I leave.

Thanks,

Ashley Haynes

The Geo. D. Warthen Bank

Loan Operations Manager

Ph: 478-552-6901 Ext. 2055

Fax: 478-552-8517

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK

User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON
 *****DO NOT MAIL*****
 *****DO NOT MAIL*****
 *****DO NOT MAIL***** , GA 11111-1111

Relationship

Borrower \$ S

Balance Information

| | |
|--------------------------------|--------------------------------|
| Current principal balance | \$63,912.20 |
| Interest accrued | \$1,341.07 |
| Late charge balance | \$170.40 |
| Payoff amount | \$68,709.10 |
| Partial chargeoff balance | \$0.00 |
| Daily interest (Per Diem) | 13.132644 |
| Product | Non-Accrual |
| Previous Product | Installment Loans |
| Account status | Active |
| Current rate | 7.50000% |
| Current rate date | 6/13/2017 |
| Interest accrual method | SI - bal * rate / 365 (actual) |
| Date of last credit | 8/29/2017 |
| Interest paid to date | 8/17/2017 |
| Interest payment frequency | Monthly |
| Principal payment frequency | Monthly |
| Due date | 8/28/2017 |
| Days late | 426 |
| Amount due | \$12,951.60 |
| Amount past due | \$12,951.60 |
| Excess regular pmt paid | \$0.00 |
| Customer principal bal | \$63,912.20 |
| Customer acct payoff | \$68,709.10 |
| Customer shadow int paid | \$0.00 |
| Customer interest paid YTD | \$0.00 |
| Customer interest pd last yr | \$0.00 |
| Customer account bal last stmt | \$0.00 |
| Interest while shadowing | \$4,412.57 |
| Interest billed since shadow | \$4,399.43 |
| Shadow interest paid | \$0.00 |
| Customer shadow principal paid | \$0.00 |

Current Information

Shadow Accounting

Detail Inquiry for CL 419003600 - Non-Accrual

Bank #: 033 THE GEO D WARTHEN BANK
 User: ahaynes Ashley Haynes

Customer

MICHAEL DEE THOMPSON
 *****DO NOT MAIL*****
 *****DO NOT MAIL*****
 *****DO NOT MAIL*****, GA 11111-1111

Relationship
 Borrower

\$ S

Shadow Accounting

| | |
|--------------------------------|-----------------|
| Customer principal paid YTD | \$0.00 |
| Customer principal pd last yr | \$0.00 |
| Shadow on zero balance | Yes |
| Previously on nonaccrual | No |
| Assessed l/c since nonaccrual | \$0.00 |
| Collected l/c since nonaccrual | \$0.00 |
| Redirected orig interest | \$0.00 |
| Redirected orig term | 0 |
| Redirected unearned interest | \$0.00 |
| Post adjusting transaction | No |
| Earn redirected interest | No |
| Redirected earnings method | Not used |
| Redirected term remaining | 0 |
| Redirected stated rate | 0.00000% |
| Redirected effective rate | 0.00000% |
| Redirected interest earned YTD | \$0.00 |
| Date opened | 6/13/2017 |
| Maturity date | 6/28/2022 |
| Original disbursement amount | \$63,912.20 |
| Term in months | 61 |
| Number of payments | 60 |
| Regular payments paid | 1 |
| Regular payment amount | \$852.08 |
| Escrow payment amount | \$0.00 |
| Total payment amount | \$852.08 |
| Note commitment amount | \$63,912.20 |
| Undisbursed amount | \$0.00 |
| Current exposure amount | \$63,912.20 |
| Available SubLimit Funds | Not applicable |
| CIF guidance line | 0 |
| Collateral code | Automobile |
| Collateral Description | 2007 JEEP WRANG |

Original/renewal Info

General Information

COPY

419003600
Demand Letter

THE LAW OFFICES OF
KEENAN RICHARD HOWARD, LLC


WEBSITE: KEENANHOWARDLAW.COM

Keenan Richard Howard
keenanhowardlaw@gmail.com
Phone: (478) 552-6107

P.O. BOX 509
134 East Church Street
Sandersville, Georgia 31082

December 15, 2017

VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy also sent regular mail

Mr. Michael Dee Thompson


Dear Mr. Thompson:

You are notified hereby that your note to The Geo. D. Warthen Bank dated June 13, 2017, in the original principal amount of \$63,912.20 due in 59 consecutive payments of principal and interest in the amount of \$852.08 beginning on July 28, 2017, and continuing on the same day of each month thereafter, with one final payment of \$32,236.36 due on June 28, 2022, is now in default, and the Bank has elected to declare the entire balance now due and payable. There is a balance of principal and interest due on said note as of December 5, 2017, in the amount of \$63,851.64 with interest accruing at a daily rate of \$13.13.

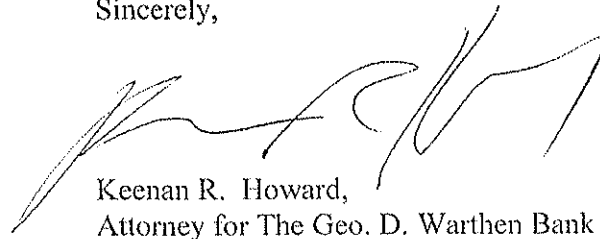
As a result of the failure to make payments on the referenced note the entire amount of the outstanding balance of principal and interest owed on the loan and any other authorized charges is now due and payable. Additionally, the terms of the note call for the addition of attorney's fees to the debt in case of collection by or through an attorney. Georgia law (O.C.G.A. 13-1-11) requires that you be allowed ten (10) days from your receipt of this letter to pay the entire amount owed without having to pay attorney's fees. After that time the full attorney's fees allowed by Georgia law may be added to the debt.

In accordance with the FAIR DEBT COLLECTION PRACTICES ACT you are hereby NOTIFIED AND ADVISED as follows:

1. The amount of the total debt is as set forth above. Interest will continue to accrue per day until paid.
2. The Geo. D. Warthen Bank is the creditor to whom the debt is owed.
3. The debt described in this letter will be assumed to be valid by this law firm unless the debtor, within thirty (30) days after receipt of this notice, disputes in writing the validity of

- the debt or some portion thereof.
4. If the debtor notifies this law firm, in writing, within thirty days of the receipt of this notice, that the debt or any portion thereof is disputed, Lender's law firm will obtain a verification of the debt, and a copy of the verification will be mailed to the debtor by this law firm.
 5. Written requests should be addressed to Keenan R. Howard, P. O. Box 509, Sandersville, GA 31082.
 6. This law firm is attempting to collect a debt described in Item 1 above, and any information obtained will be used for that purpose.
 7. The failure of you to dispute the validity of the debt under this section may not be construed by any court as an admission of liability by you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Keenan R. Howard', is written over the typed name and title.

Keenan R. Howard,
Attorney for The Geo. D. Warthen Bank

kj
encl.
c: The Geo. D. Warthen Bank

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

Attorney Docs
419003600
Michael Dee

Thompson

Ashley Haynes

From: kay johnson <bkj31082@yahoo.com>
Sent: Thursday, May 10, 2018 10:59 AM
To: Ashley Haynes
Subject: Fw: 18-50508 Notice of Continued Meeting of Creditors

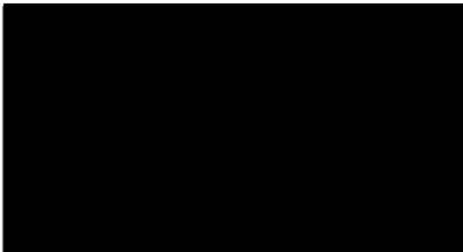
For your records

Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

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----- Forwarded Message -----

From: Kirby Moore <krmoore45@att.net>
To: Kay Johnson <bkj31082@yahoo.com>
Sent: Thursday, May 10, 2018, 10:42:21 AM EDT
Subject: Fw: 18-50508 Notice of Continued Meeting of Creditors



On Thursday, May 10, 2018 10:17 AM, "administrator@gamb.uscourts.gov" <administrator@gamb.uscourts.gov> wrote:

*****NOTE TO PUBLIC ACCESS USERS***** Judicial Conference of the United States policy permits attorneys of record and parties in a case (including pro se litigants) to receive one free electronic copy of all documents filed electronically, if receipt is required by law or directed by the filer. PACER access fees apply to all other users. To avoid later charges, download a copy of each document during this first viewing. However, if the referenced document is a transcript, the free copy and 30-page limit do not apply.

U.S. Bankruptcy Court

Middle District of Georgia

Notice of Electronic Filing

The following transaction was received from Hope, Camille entered on 5/10/2018 at 10:16 AM EDT and filed on 5/10/2018

Case Name: Michael D. Thompson

Case Number: 18-50508

Document Number: 25

Docket Text:

Notice of Continued Meeting of Creditors. 341(a) meeting to be held on 5/22/2018 at 12:30 PM at Macon 341(a) Meeting Room. (Hope, Camille)

The following document(s) are associated with this transaction:

Case Number: 18-50508

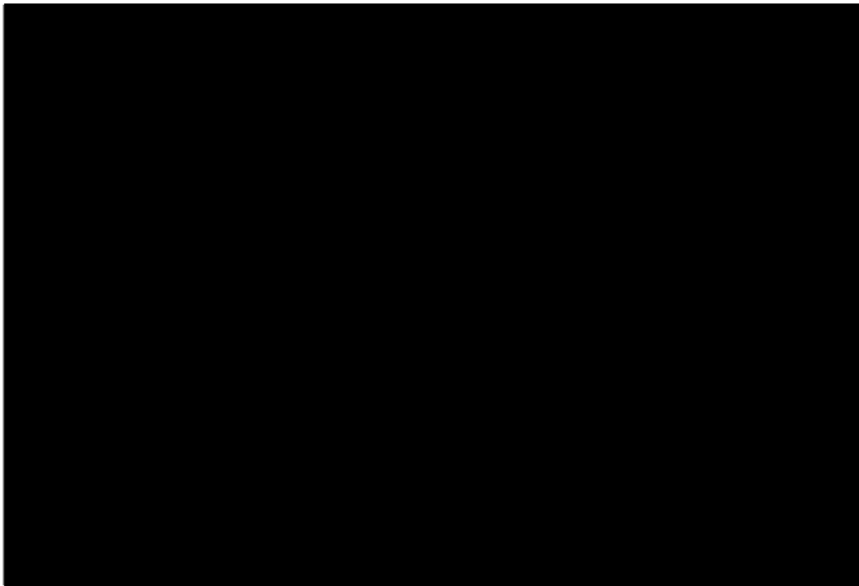
Document description:

Original filename:C:\fakepath\1850508-Rescheduled-1060_pdfa.pdf

Electronic document Stamp:

[STAMP bkecfStamp_ID=970768733 [Date=5/10/2018] [FileNumber=23136999-0]
][14ac5bf8632e081de4c8eaf0e42a6520215dad7061d8f375199f0924ec6f8718325
7efe7cfa1e72a8a91d84fbf634bbebb255684250dc95074332d17d6ca83ca]]

18-50508 Notice will be electronically mailed to:



com
/N



Virus-free. www.avast.com

Ashley Haynes

From: kay johnson <bkj31082@yahoo.com>
Sent: Tuesday, May 08, 2018 3:21 PM
To: Keenan Howard; Ashley Haynes; Ken Bibb
Subject: Fw: MICHAEL THOMPSON 18-50508

see below...continued again

Kay Johnson, Legal Assistant
to Jason H. Davis and to Keenan R. Howard
Attorneys at Law
P O Box 509
134 E. Church St.
Sandersville, GA 31082
478-552-6107

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----- Forwarded Message -----

From: Kirby Moore <krmoore45@att.net>
To: Kay Johnson <bkj31082@yahoo.com>
Sent: Tuesday, May 8, 2018, 2:44:32 PM EDT
Subject: MICHAEL THOMPSON 18-50508

341 was continued again to 5/22/18 @ 1230pm

Thanks
Martha Danvir
Assistant to Kirby R. Moore
961 Walnut St
Macon, GA 31201
(478) 743-7026
(478) 743-7360



Virus-free. www.avast.com