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**CenturyPoint Mortgage Certified
as an Upfront Mortgage Lender**

Certification assures borrowers of fair and open lending practices

July 15, 2008 – ATLANTA, GA – CenturyPoint Mortgage, a division of First Century Bank, N.A., announced today that the company recently received certification as an Upfront Mortgage Lender.

The Upfront Mortgage Lender (UML) program was created in 2003 by Jack Guttentag, professor emeritus of finance at the Wharton School of the University of Pennsylvania. The program was the first of its kind to help borrowers identify lenders that are committed to treating them fairly throughout the lending process.

Guttentag, also known as the "Mortgage Professor," runs the MtgProfessor.com website, which educates consumers on how to evaluate their home mortgage options, compare the true cost of loans and find lenders that are committed to open and honest lending practices.

CenturyPoint has met the rigorous requirements to become a certified Upfront Mortgage Lender, which include providing detailed loan pricing online, disclosing and guaranteeing all lender fees, and clearly explaining rate lock requirements. A UML must also inform borrowers if its loan officers are compensated in a way that might incent them to overcharge a borrower, such as a percentage based commission or bonus structure. (CenturyPoint loan officers are paid a flat fee per loan.)

With its exclusive RateMatch web-based loan pricing system, CenturyPoint makes the search for a home loan fast and efficient for borrowers. Through the company's website at www.CenturyPointMortgage.com, borrowers can search rates on hundreds of loan products, and apply for a mortgage or request a rate lock at any time. The website contains free mortgage calculators as well as educational information about mortgages, home buying and consumer credit.

About CenturyPoint Mortgage

CenturyPoint Mortgage is a low-cost, Internet lender based in Atlanta, Georgia. Century Point serves borrowers in all fifty states and the District of Columbia, offering a full line of mortgage products, including loans for purchase or refinancing of primary residences, second homes and investment property, as well as home equity loans. CenturyPoint Mortgage can be reached online at www.CenturyPointMortgage.com or toll free at 877-998-9900.

About First Century Bank, N.A.

First Century Bank, (www.myfirstcenturybank.com) a full service community bank located in Gainesville, GA was established in 2002. Formerly The National Bank of Gainesville, First Century Bank's mission is to create a banking environment that will constantly deliver quality personal service to clients.



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