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**CenturyPoint Mortgage Recognized
in 2008 WebAward Competition**

Mortgage Website Receives "Standard of Excellence" Award

September 16, 2008 – ATLANTA, GA – CenturyPoint Mortgage, a division of First Century Bank, N.A., announced today that the company was recognized in the Web Marketing Association's 2008 WebAward competition.

Since 1997, the Web Marketing Association has been honoring the best of the World Wide Web. Over ninety-six industries are represented in the WebAwards competition, which identifies the best websites in each industry. The WebAwards program focuses on the quality of the entire Web site, from design and copywriting to functionality and the overall user experience.

CenturyPoint Mortgage was awarded the "Standard of Excellence" in the Financial Services category. The CenturyPoint website received high marks from the judges for design, useful mortgage content and ease of use. Dennis Meroney, president of CenturyPoint Mortgage commented, "In this turbulent mortgage market, we're pleased to be recognized for our efforts to make it easier for borrowers to find the right loan." Meroney continued, "We are constantly working to enhance the borrower's experience with new and innovative tools that streamline the mortgage process."

Key features of the CenturyPoint Mortgage website (www.CenturyPointMortgage.com) include its exclusive RateMatch loan pricing system, which allows visitors to receive a custom rate quote in seconds, without requiring any personal data. Users can monitor loan rates with a Daily Mortgage Rates widget that is updated instantly whenever rates change. Borrowers can apply online and request a rate lock when the timing is right. The website also includes free mortgage calculators and educational information about mortgages, home buying and consumer credit.

About CenturyPoint Mortgage

CenturyPoint Mortgage is a national 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 conventional and FHA loans for purchase or refinancing of primary residences, second homes and investment property. 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, Georgia 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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