

Atlantic Capital Bank, N.A.
P.O Box 550889
Atlanta, GA 30355

USA PATRIOT Act Customer Identification Program Notice

Important Information You Need to Know About Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account.

Types of Information You Will Need to Provide

When you open an account, we are required to collect information such as the following from you:

- Your name
- Date of birth
- Address
- Identification number
 - US Citizen: taxpayer identification number (Social Security Number)
 - Non-US Citizen: taxpayer identification number, passport number and country of issuance, alien identification card number, or government-issued identification showing nationality, residence and a photograph of you.

You may also need to show your driver's license or other identifying documents.

If Your Identity Cannot Be Verified

We may not be able to open an account for you.

We thank you for your patience and hope that you will support the financial industry's efforts to deny terrorists and money launderers access to America's financial system.

Atlantic Capital Bank, N.A.
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Certificate of Deposit Truth in Savings

FIXED RATE INFORMATION

The interest rate on your account is 0.10% with an annual percentage yield (APY) of 0.10%. You will be paid this rate until maturity.

COMPOUNDING AND CREDITING

Interest will be compounded annually and will be credited to your account annually. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. If you close your account before interest is credited, you will not receive the accrued interest.

BALANCE COMPUTATION METHOD

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS

You may not make deposits or withdrawals from your account. At maturity, your deposit will be paid to you by check.

MATURITY DATE

Your account will mature on 10/15/2020.

EARLY WITHDRAWAL PROVISIONS

Withdrawals made prior to maturity may be assessed a penalty of 90 days' interest. If the CD closes before interest is credited to the CD, the customer will not receive the interest, which may result in a loss of principal due to penalty.

RENEWAL POLICIES

Your account will not automatically renew at maturity. At maturity, your deposit will be paid to you by check. Interest will not accrue after maturity.

Terms and Conditions: Time Deposit

Definitions – "We", "our", and "us" mean the issuer of this account and "you" and "your" mean the depositors.

Ownership of Account and Beneficiary Designation – You intend these rules to apply to this account depending on the form of ownership and beneficiary designation, if any, specified. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account – Such an account is owned by one person.

Endorsements – The number of endorsements needed for withdrawal or any other purpose is one (1).

Pledges – Any pledge of this account (to which we have agreed in writing) must first be satisfied before the rights of any joint account survivor beneficiary or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant's rights in this account are subject first to the payment of debt.

Agreement – This document, along with your Truth in Savings disclosure for Certificate of Deposit, Collateral Receipt, Privacy Notice, and other disclosures provided to you, constitutes our agreement with you regarding your Time Deposit. You have agreed to keep the funds on deposit until maturity. If your account has not matured, any withdrawal of all or part of the funds from your account may result in an early withdrawal penalty. We will consider requests for early withdrawal and, if granted, the penalty provided in the schedule will apply.

Penalty – The early withdrawal penalty is calculated as a forfeiture of part of the accrued interest that has or would be earned on the account. If your account has not yet earned enough interest so that the penalty can be deducted from earned interest, or if the interest has already been paid, the difference will be deducted from the principal amount of your account.

Withdrawals – Generally, unless clearly indicated otherwise on the account records, any of you, acting alone, who sign to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Exceptions – We may let you withdraw money from your account before the maturity date without an early withdrawal penalty: (1) when one or more owners on the account dies or is determined legally incompetent by a court or other administrative body of competent jurisdiction; or (2) when the account is an individual retirement account (IRA) established in accordance with Title 26 U.S.C. Section 408 and the money is paid within seven (7) calendar days after the account is opened; or (3) when the account is a Keogh plan (Keogh), if you forfeit at least the interest earned on the withdrawn funds; or (4) if the time deposit is an IRA or Keogh plan established pursuant to Title 26 U.S.C. Section 408 or Title 26 U.S.C. Section 401, when you reach age 59 1/2 or become disabled; or (5) within an applicable grace period (if any).

Right of Setoff – Subject to applicable law, we may exercise our right of setoff that we are entitled to exercise under common law, under this agreement and under statute, or security interest to recover amounts you owe us from any and all accounts you maintain with us without notice to you, except that this provision does not apply to any IRA Keogh plan, certain trust accounts (but excluding Totten Trust accounts), or health savings accounts. We may exercise our right of setoff for any liability or debt of any of you, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations.

Notice of Amendments – You agree that from time to time we may amend the terms and conditions of this agreement, including without limitation all rates, fees, and charges, to the extent permitted by law. We will notify you of amendments as required by law.

Payment of Interest – Interest will be compounded annually and will be credited to your account annually. Please see your Truth in Savings disclosures for the current rate and policies.

Additional Deposits – You may not make additional deposits to your time account.

PRIVACY NOTICE

FACTS	WHAT DOES ATLANTIC CAPITAL BANK, N.A. AND ATLANTIC CAPITAL BANCSHARES, INC. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and transaction history • Account Balances and Payment History • Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Atlantic Capital Bank, N.A. and Atlantic Capital Bancshares, Inc. choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Atlantic Capital Bank, N.A. and Atlantic Capital Bancshares, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (855) 693-7422 or go to www.atlanticcapitalbank.com
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Who we are	
Who is providing this notice?	Atlantic Capital Bank, N.A., and Atlantic Capital Bancshares, Inc.
What we do	
How does Atlantic Capital Bank, N.A. and Atlantic Capital Bancshares, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Atlantic Capital Bank, N.A. and Atlantic Capital Bancshares, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an Account or Deposit Money • Pay your bills or Apply for a loan • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes- information about your creditworthiness, • Affiliates from using your information to market to you, • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Atlantic Capital Bank, N.A. and Atlantic Capital Bancshares, Inc. do not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Atlantic Capital Bank, N.A. and Atlantic Capital Bancshares, Inc. do not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include companies that provide specialized financial services such as credit card companies and Self Financial, Inc.</i>

Other important information

For Alaska, Illinois, Maryland and North Dakota Clients. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing — without your authorization.

For California Clients. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing —without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Clients. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing — without your authorization.

For Vermont Clients. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates for joint marketing about your creditworthiness without your authorization.

For Nevada Clients. State law requires that we provide residents with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: BCPINFO@ag.state.nv.us.

Do Not Call Policy. This notice is Atlantic Capital Bank Do Not Call Policy under the Telephone Consumer Protection Act. Atlantic Capital abides by all federal and state regulations on telephone usage, maintains an internal Do Not Call list and makes no telemarketing calls to numbers on this list. All Do Not Call requests are implemented within 30 days and the selections is permanent - unless you elect to remove your number from the list. If you communicate with us by telephone, we may monitor or record the call.

COVERED BORROWER IDENTIFICATION STATEMENT

Borrower: Ryan O'Rourke
2510 Jamboree Rd.
Apt. 203
Raleigh, NC 27613

Lender: Atlantic Capital Bank, N.A.
P.O Box 550889
Atlanta, GA 30355
(855) 693-7422

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer or on active Guard and Reserve duty (generally for a period of 180 consecutive days or more).

BORROWER:

X _____
Ryan O'Rourke Date

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of twenty-one years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

BORROWER:

X _____
Ryan O'Rourke Date

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer or on active Guard and Reserve duty (or a dependent of such a member).

BORROWER:

X Ryan O'Rourke 10/15/2019
Ryan O'Rourke Date

WARNING: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a **CRIME**.

DISCLOSURE STATEMENT

Principal	Loan Date	Maturity	Loan No.	Account
\$1,663.00	10/15/2019	10/15/2020	*****4798	*****5792
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.				

Borrower: Ryan O'Rourke
2510 Jamboree Rd.
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P.O Box 550889
Atlanta, GA 30355
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ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost me.	Amount Financed The amount of credit provided to me or on my behalf.	Total of Payments The amount I will have paid after I have made all payments as scheduled.
15.91%	\$146.00	\$1,654.00	\$1,800.00
PAYMENT SCHEDULE. My payment schedule will be 12 monthly payments of \$150.00 each, beginning November 15, 2019.			
SECURITY. I am giving security interest in CD Account Number *****4126 with Lender with an approximate balance of \$1,663.00. In addition, Lender has also reserved a contractual right of setoff in my deposit accounts.			
PREPAYMENT. If I pay off early, I will not have to pay a penalty.			
REQUIRED DEPOSIT. The Annual Percentage Rate does not take into account my required deposit.			
LATE CHARGE. If a payment is 15 days or more late, you will be charged 4.00% of the payment.			
I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.			

I read and was given a completed copy of this Disclosure Statement on 10/15/2019, prior to signing the note.

Borrower:

X Ryan O'Rourke

Ryan O'Rourke

Amount Financed Itemization

Amount paid to me directly: **\$1,663.00**
Deposited to Certificate of Deposit Number *****4126

Note Principal: **\$1,663.00**

Prepaid Finance Charges: **\$9.00**

Amount Financed: **\$1,654.00**

Atlantic Capital Bank, N.A.
P.O Box 550889
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RO SINGLE-PARTY ACCOUNT WITHOUT "P.O.D." (PAYABLE ON DEATH)

DESIGNATION: The party to the account owns the account. On the death of the party, ownership of the account passes as a part of the party's estate under the party's will or by intestacy.

SINGLE-PARTY ACCOUNT WITH "P.O.D." (PAYABLE ON DEATH)

DESIGNATION: The party to the account owns the account. On the death of the party, ownership of the account passes to the P.O.D. beneficiaries of the account. The account is not a part of the party's estate.

Enter the name or names of the P.O.D. beneficiaries and their addresses:

Name

Addresses:

I acknowledge that I have read each paragraph of this Notice and affirm that I selected the account type next to which my initials are found.

Ryan O'Rourke
Signature

10/15/2019
Date

COLLATERAL RECEIPT

Principal	Loan Date	Maturity	Loan No.	Account
\$1,663.00	10/15/2019	10/15/2020	*****4798	*****5792
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DESCRIPTION OF COLLATERAL
Certificate of Deposit Number *****4126 with Lender with an approximate balance of \$1,663.00

By signing below, you acknowledge that the loan proceeds will be used to open an account that will be held as collateral against your Note #***4798.**

Once the Note is paid off in full, if there is any balance held in the collateral account, it will be sent back to you ("Grantor").

Grantor:

X Ryan O'Rourke

Ryan O'Rourke

CD SIGNATURE CARD

Account Owner Name & Address

Ryan O'Rourke

2510 Jamboree Rd.

Apt. 203

Raleigh, NC 27613

Account Open Date	Account Number	Ownership Type	Initial Deposit	Term
10/15/2019	*****4126	Individual	\$1,663.00	12 Months

☒ The types of accounts provided by Georgia law have been disclosed on the separate Single-Party or Multiple-Party Account Selection Form Notice (Selection Form Notice), on which the undersigned have initialed to designate the ownership type selected. The undersigned acknowledge(s) receipt of a copy of the completed Selection Form Notice.

☐ Other

Backup Withholding Certifications

(If not a "U.S. Person", certify foreign status separately)

☒ By signing signature field (1) on this document, I certify under penalties of perjury that the statements made in this section are true and that I am a U.S. citizen or other U.S. person (as defined in the instructions).

☒ Taxpayer I.D. Number (TIN) - XXX-XX-0612

The Taxpayer Identification Number (TIN) shown is my correct taxpayer identification number.

☒ **Backup Withholding.** I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

☐ **Exempt Recipients.** I am an exempt recipient under the Internal Revenue Service Regulations. Exempt payee code (if any)

☐ **FATCA Code.** The FATCA code entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. FATCA code (if any)

Signature(s). The undersigned certifies the accuracy of the information he/she has provided and acknowledges receipt of a completed copy of this form. The undersigned authorizes the financial institution to verify credit and employment history and/or have a credit reporting agency prepare a credit report on the undersigned, as individuals. The undersigned also acknowledges the receipt of a copy and agrees to the terms of the following agreement(s) and/or disclosure(s):

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

☒ Terms & Conditions

☒ Truth In Savings

☒ Privacy

☒ Certificate Receipt

Ryan O'Rourke

10/15/2019

Customer Signature & Date

NEGATIVE INFORMATION DISCLOSURE

Principal	Loan Date	Maturity	Loan No.	Account
\$1,663.00	10/15/2019	10/15/2020	*****4798	*****5792
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P.O Box 550889
Atlanta, GA 30355
(855) 693-7422

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.

I read and understood this Negative Information Disclosure on 10/15/2019.

Borrower:

X Ryan O'Rourke

Ryan O'Rourke

ASSIGNMENT OF DEPOSIT ACCOUNT

Principal	Loan Date	Maturity	Loan No.	Account
\$1,663.00	10/15/2019	10/15/2020	*****4798	*****5792
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.				

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P.O Box 550889
Atlanta, GA 30355
(855) 693-7422

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1. DEFINITIONS. The following words shall have the following meanings when used in this Agreement:

(A) Account. The word "Account" means the deposit account(s) described in the "Collateral Description" section.

(B) Agreement. The word "Agreement" means this Assignment of Deposit Account, as this Assignment of Deposit Account may be amended or modified from time to time, together with all exhibits and schedules attached to this Assignment of Deposit Account from time to time.

(C) Borrower. The word "Borrower" means Ryan O'Rourke and includes all co-signers and co-makers signing the Note and all their successors and assigns.

(D) Collateral. The word "Collateral" means all of Grantor's right, title and interest in and to all the Collateral as described in the Collateral Description section of this Agreement.

(E) Event of Default. The words "Event of Default" mean any of the events of default set forth in this Agreement in the default section of this Agreement.

(F) Grantor. The word "Grantor" means Ryan O'Rourke.

(G) Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

(H) Indebtedness. The word "Indebtedness" means the indebtedness evidenced by the Note or Related Documents, including all principal and interest together with all

other indebtedness and costs and expenses for which Grantor is responsible under this Agreement or under any of the Related Documents.

(I) Lender. The word "Lender" means Atlantic Capital Bank, N.A., its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

(J) Note. The word "Note" means the note or credit agreement dated 10/15/2019, in the principal amount of \$1,663.00 from Ryan O'Rourke to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of and substitutions for the note or credit agreement.

(K) Property. The word "Property" means all of Grantor's right, title and interest in and to all the Property as described in the "Collateral Description" section of this Agreement.

(L) Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

THIS ASSIGNMENT OF DEPOSIT ACCOUNT dated 10/15/2019, is made and executed between Ryan O'Rourke ("Grantor") and Atlantic Capital Bank, N.A. ("Lender").

2. ASSIGNMENT. For valuable consideration, Grantor assigns and grants to Lender a security interest in the Collateral, including without limitation the deposit account(s) described below, to secure the Indebtedness and agrees that Lender shall have the rights stated in this Agreement with respect to the Collateral, in addition to all other rights which Lender may have by law.

3. COLLATERAL DESCRIPTION. The word "Collateral" means the following described deposit account(s) ("Account"):

Certificate of Deposit Number ***4126 with Lender with an approximate balance of \$1,663.00 with a maturity date of 10/15/2020.**

together with (A) all interest, whether now accrued or hereafter accruing; (B) all additional deposits hereafter made to the Account; (C) any and all proceeds from the Account; and (D) all renewals, replacements and substitutions for any of the foregoing.

4. RIGHT OF SETOFF. Subject to applicable law, Lender may exercise any right of setoff that is entitled to exercise under common law, under this agreement and under statute, or security interest to recover amounts Grantor owes Lender from any and all accounts Grantor maintains with Lender without notice to Grantor, except that this provision does not apply to any IRA Keogh plan, certain trust accounts (but excluding Totten Trust accounts), or health savings accounts. Lender may exercise its right of setoff for any liability or debt of any of Grantor, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the debt arises from a note, any debt includes the total amount of which Lenders is entitled to demand payment under the terms of the note at the time Lender sets off, including any balance the due date for which Lender properly accelerated under the note. Grantor agrees to hold Lender harmless from any claim arising as a result of Lender's exercise of its right of setoff.

5. GRANTOR'S REPRESENTATIONS AND PROMISES WITH RESPECT TO THE COLLATERAL. Grantor represents and promises to Lender that:

(A) Ownership. Grantor is the lawful owner of the Collateral free and clear of all loans, liens, encumbrances, and claims except as disclosed to and accepted by Lender in writing.

(B) Right to Grant Security Interest. Grantor has the full right, power, and authority to enter into this Agreement and to transfer the Collateral to Lender.

(C) No Prior Assignment. Grantor has not previously granted a security interest in the Collateral to any other creditor.

(D) No Further Transfer. Grantor will not sell, assign, encumber, or otherwise dispose of any of Grantor's rights in the Collateral except as provided in this Agreement.

(E) No Defaults. There are no defaults relating to the Collateral, and there are no offsets or counterclaims to the same. Grantor will strictly and promptly do everything required of Grantor under the terms, conditions, promises, and agreements contained in or relating to the Collateral.

(F) Proceeds. Any and all replacement or renewal certificates, instruments, or other benefits or proceeds related to the Collateral that are received by Grantor shall be held by Grantor in trust for Lender and immediately shall be delivered by Grantor to Lender to be held as part of the Collateral.

(G) Validity; Binding Effect. This Agreement is binding upon Grantor and Grantor's successors and assigns and is legally enforceable in accordance with its terms.

(H) Financing Statements. Grantor authorizes Lender to file a UCC financing statement, or alternatively, a copy of this Agreement to perfect Lender's security interest. At Lender's request, Grantor additionally agrees to sign all other documents that are necessary to perfect, protect, and continue Lender's security interest in the Property. Grantor will pay all filing fees, title transfer fees, and other fees and costs involved unless prohibited by law or unless Lender is required by law to pay such fees and costs. Grantor will promptly notify Lender of any change to Grantor's name or the name of any individual Grantor, any individual who is a partner for a Grantor, and any individual who is a trustee or settlor or trustor for a Grantor under this Agreement. Grantor will also promptly notify Lender of any change to the name that appears on the most recently issued, unexpired driver's license or state-issued identification card, any expiration of the most recently issued driver's license or state-issued identification card for Grantor or any individual for whom Grantor is required to provide notice regarding name changes.

6. LENDER'S RIGHTS AND OBLIGATIONS WITH RESPECT TO THE COLLATERAL.

While this Agreement is in effect, Lender may retain the rights to possession of the Collateral, together with any and all evidence of the Collateral, such as certificates or passbooks. This Agreement will remain in effect until (a) there no longer is any Indebtedness owing to Lender; (b) all other obligations secured by this Agreement have been fulfilled; and (c) Grantor, in writing, has requested from Lender a release of this Agreement.

7. LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Collateral free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Collateral, or (C) to make repairs to the Collateral then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Collateral, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Agreement also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default.

Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

8. LIMITATIONS ON OBLIGATIONS OF LENDER. Lender shall use ordinary reasonable care in the physical preservation and custody of any certificate or passbook for the Collateral but shall have no other obligation to protect the Collateral or its value. In particular, but without limitation, Lender shall have no responsibility (A) for the collection or protection of any income on the Collateral; (B) for the preservation of rights against issuers of the Collateral or against third persons; (C) for ascertaining any maturities, conversions, exchanges, offers, tenders, or similar matters relating to the Collateral; nor (D) for informing the Grantor about any of the above, whether or not Lender has or is deemed to have knowledge of such matters.

9. DEFAULT. Grantor will be in default under this Agreement if any of the following happen:

(A) Payment Default. Grantor fails to make any payment when due under the Indebtedness.

(B) Break Other Promises. Grantor breaks any promise made to Lender or fails to perform promptly at the time and strictly in the manner provided in this Agreement or in any agreement related to this Agreement.

(C) False Statements. Any representation or statement made or furnished to Lender by Grantor or on Grantor's behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

(D) Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any Related Documents to create a valid and perfected security interest or lien) at any time and for any reason.

(E) Death of Insolvency. Grantor dies, becomes insolvent, or files a petition in bankruptcy or similar proceedings, or is adjudged a bankrupt.

(F) Taking of the Collateral. Any creditor or governmental agency tries to take any of the Collateral or any other of Grantor's collateral in which Lender has a lien. This includes taking of, garnishing of or levying on Grantor's accounts with Lender. However, if Grantor disputes in good faith whether the claim on which the taking of the Collateral is based is valid or reasonable, and if Grantor gives Lender written notice of the claim and furnishes Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

(G) Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or guarantor, endorser, surety, or accommodation party dies or becomes incompetent or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness.

(H) Insecurity. Lender in good faith believes itself insecure.

(I) Cure Provisions. If any default, other than a default in payment, is curable and if Grantor has not been given a notice of a breach of the same provision of this Agreement within the preceding twelve (12) months, it may be cured if Grantor, after Lender sends written notice to Grantor demanding cure of such default: (1) cures the default within thirty (30) days; or (2) if the cure requires more than thirty (30) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

10. RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default, or at any time thereafter, Lender may exercise any one or more of the following rights and remedies, in addition to any rights or remedies that may be available at law, in equity, or otherwise:

(A) Accelerate Indebtedness. Lender may declare all Indebtedness of Grantor to Lender immediately due and payable, without notice of any kind to Grantor.

(B) Application of Account Proceeds. Lender may take directly all funds in the Account and apply them to the Indebtedness. If the Account is subject to an early withdrawal penalty, that penalty shall be deducted from the Account before its application to the Indebtedness, whether the Account is with Lender or some other institution. Any excess funds remaining after application of the Account proceeds to the Indebtedness will be paid to Grantor as the interests of Grantor may appear.

Grantor agrees, to the extent permitted by law, to pay any deficiency after application of the proceeds of the Account to the Indebtedness. Lender also shall have all the rights of a secured party under the Georgia Uniform Commercial Code, even if the Account is not otherwise subject to such Code concerning security interests, and the parties to this Agreement agree that the provisions of the Code giving rights to a secured party shall nonetheless be a part of this Agreement.

(C) Transfer Title. Lender may effect transfer of title upon sale of all or part of the Collateral. For this purpose, Grantor irrevocably appoints Lender as Grantor's attorney-in-fact to execute endorsements, assignments and instruments in the name of Grantor and each of them (if more than one) as shall be necessary or reasonable.

(D) Other Rights and Remedies. Lender shall have and may exercise any or all of the rights and remedies of a secured creditor under the provisions of the Georgia Uniform Commercial Code, at law, in equity, or otherwise.

(E) Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

(F) Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Agreement, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

(G) Cumulative Remedies. All of Lender's rights and remedies, whether evidenced by this Agreement or by any other writing, shall be cumulative and may be exercised one at a time or simultaneously. Election by Lender to pursue any remedy will not bar any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Agreement, after Grantor's failure to perform, shall not affect Lender's right to declare a default and to exercise its remedies.

11. MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Agreement:

(A) Amendments. What is written in this Agreement and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Agreement. To be effective, any change or amendment to this Agreement must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

(B) Attorneys' Fees; Expenses. Grantor agrees to pay all of Lender's costs and expenses, including Lender's reasonable attorneys' fees and Lender's legal expenses, incurred in connection with the enforcement of this Agreement. Lender may hire or pay someone else to help enforce this Agreement or to collect the Indebtedness, and Grantor shall pay the costs and expenses of such enforcement. Costs and expenses include Lender's reasonable attorneys' fees and legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. Grantor also shall pay all court costs, in addition to all other sums provided by law. This Agreement also secures all of these amounts.

(C) Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

(D) Governing Law. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Georgia without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the State of Georgia.

(E) Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Fulton County, State of Georgia.

(F) No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Agreement unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Agreement. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests.

(G) Notices. Any notice required to be given under this Agreement shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Agreement. Any person may change his or her address for notices under this Agreement by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

(H) Power of Attorney. Grantor hereby appoints Lender as its true and lawful attorney-in-fact, irrevocably, with full power of substitution to do the following: (1) to demand, collect, receive, receipt for, sue and recover all sums of money or other property which may now or hereafter become due, owing or payable from the Collateral; (2) to execute, sign and endorse any and all claims, instruments, receipts, checks, drafts or warrants issued in payment for the Collateral; (3) to settle or compromise any and all claims arising under the Collateral, and in the place and stead of Grantor, to execute and deliver its release and settlement for the claim; and (4) to file any claim or claims or to take any action or institute or take part in any proceedings, either in its own name or in the name of Grantor, or otherwise, which in the discretion of Lender may seem to be necessary or advisable. This power is given as security for the Indebtedness, and the authority hereby conferred is and shall be irrevocable and shall remain in full force and effect until renounced by Lender.

(I) Severability. If a court finds that any provision of this Agreement is not valid or should not be enforced, that fact by itself will not mean that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

(J) Successors and Assigns. Subject to any limitations stated in this Agreement on transfer of Grantor's interest, this Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Collateral becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Agreement and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Agreement or liability under the Indebtedness.

(K) Survival of Promises. All promises, agreements, and statements Grantor has made in this Agreement shall survive the execution and delivery of this Agreement, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

(L) Time is of the Essence. Time is of the essence in the performance of this Agreement. This means that all deadlines for performance provided under this Agreement must be strictly complied with and that failure to do so will result in a default.

GRANTOR HAS READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS ASSIGNMENT OF DEPOSIT ACCOUNT AND AGREES TO ITS TERMS. THIS AGREEMENT IS DATED 10/15/2019

GRANTOR:

X Ryan O'Rourke

Ryan O'Rourke

PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No.	Account
\$1,663.00	10/15/2019	10/15/2020	*****4798	*****5792
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.				

Borrower: Ryan O'Rourke
2510 Jamboree Rd.
Apt. 203
Raleigh, NC 27613

Lender: Atlantic Capital Bank, N.A.
P.O Box 550889
Atlanta, GA 30355

Principal Amount: \$1,663.00 Interest Rate: 14.874200% Date of Note: October 15, 2019

PROMISE TO PAY: I ("Borrower") promise to pay to Atlantic Capital Bank, N.A. ("Lender"), or order, in lawful money of the United States of America, the principal amount of One Thousand Six Hundred Sixty-Three & 00/100 Dollars (\$1,663.00), together with interest on the unpaid principal balance from 10/15/2019, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 14.874200 a year, until paid in full, together with all applicable fees and expenses. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT: I will pay this loan in 12 payments of \$150.00 each payment. My first payment is due 11/15/2019, and all subsequent payments are due on the same day of each month after that. My final payment will be due on 10/15/2020, and will be for all principal, accrued interest, and all other applicable fees and expenses, if any, not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD: Interest on this Note is computed on the scheduled installment earnings method, which computes the interest charge by applying a daily rate to the unpaid balance of the principal amount as if each payment will be made on its scheduled installment date.

PREPAYMENT: I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Atlantic Capital Bank, N.A., ATTN: LOAN SERVICING MANAGER, P.O Box 550889, Atlanta, GA 30355**

LATE CHARGE: If a payment is 15 days or more late, I will be charged **late fee of 4.00%** of the payment. This late charge shall be paid to Lender by me for the purpose of defraying the expense incident to the handling of the delinquent payment.

PROMISSORY NOTE

INTEREST AFTER DEFAULT: Upon maturity, whether scheduled or accelerated by Lender because of my default, the interest rate on this Note shall be increased by 5.000 percentage points. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

DEFAULT: I will be in default under this Note if any of the following happen:

Payment Default: I fail to make any payment when due under this Note.

Break Other Promises: I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

False Statements: Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency: Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property: Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization: This Note or any of the related documents ceases to be in full force and effect (Including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Collateral Damage or Loss: Any collateral securing this Note is lost, stolen, substantially damaged or destroyed and the loss, theft, substantial damage, or destruction is not covered by insurance.

Insufficient Account Balance: Failure to satisfy Lender's requirement set forth in the Insufficient Account Balance section of the Assignment of Deposit Account.

Events Affecting Guarantor: Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note.

Cure Provisions: If any default, other than a default in payment, is curable and if I have not been given a notice of a breach of the same provision of this note within the preceding twelve (12) months, it may be cured if I, after Lender sends written notice to me demanding cure of such default: (1) cure the default within thirty (30) days; or (2) if the cure requires more than thirty (30) days, immediately initiate steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS: Upon default, Lender may declare the entire outstanding balance under this Note due and payable, including unpaid principal, accrued and unpaid interest, and all outstanding fees and charges, as provided by this Note.

DEFAULT LIQUIDATION OF COLLATERAL: If the loan is in default, any collateral I have pledged/assigned to secure the loan will be liquidated after 80 days by the Lender and the proceeds of such liquidation will be used to repay any amounts owing to the Lender.

ATTORNEYS' FEES; EXPENSES: Lender may hire or pay someone else to help collect this Note if I do not pay. I will pay Lender any such collection costs. This includes, subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including reasonable attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, I also will pay any court costs, in addition to all other sums provided by law.

JURY WAIVER: Lender and I hereby waive the right to any jury trial in any action, proceeding or counterclaim brought by either Lender or me against the other.

GOVERNING LAW: This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Georgia without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Georgia.

CHOICE OF VENUE: If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the courts of Fulton County, State of Georgia.

DISHONORED ITEM FEE: I will pay a fee to Lender of **\$15.00** if I make a payment on any loan and the check or preauthorized charge with which I pay is later dishonored.

RIGHT OF SETOFF: Subject to applicable law, Lender may exercise any right of setoff that is entitled to exercise under common law, under this agreement and under statute, or security interest to recover amounts Grantor owes Lender from any and all accounts Grantor maintains with Lender without notice to Grantor, except that this provision does not apply to any IRA Keogh plan, certain trust accounts (but excluding Totten Trust accounts), or health savings accounts. Lender may exercise its right of setoff for any liability or debt of any of Grantor, whether joint or individual, whether direct or contingent, whether now or hereafter existing, and whether arising from overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If the debt arises from a note, any debt includes the total amount of which Lenders is entitled to demand payment under the terms of the note at the time Lender sets off, including any balance the due date for which Lender properly accelerated under the note. Grantor agrees to hold Lender harmless from any claim arising as a result of Lender's exercise of its right of setoff.

COLLATERAL: I acknowledge this Note is secured by the following collateral described in the security instrument listed herein: deposit accounts described in an Assignment of Deposit Account dated 10/15/2019.

SUCCESSOR INTERESTS: The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall insure to the benefit of Lender and its successor and assigns.

USURY SAVINGS CLAUSE: It is the intention of Lender and me to comply strictly with all applicable usury laws; and, accordingly, in no event and upon no contingency shall Lender ever be entitled to charge, receive, collect, or apply as interest any interest, fees, charges, or other payments equivalent to interest, in excess of the maximum rate which the Lender may lawfully charge under applicable state and federal statutes and laws from time to time in effect; and in the event that Lender ever receives, collects, or applies as interest, any such excess, such amount which, but for this provision, would be excessive interest shall be applied to the reduction of the unpaid principal amount of the Note; and, if said principal amount and all lawful interest thereon is paid in full, any remaining excess shall be refunded to me. All interest paid or agreed to be paid shall, to the maximum extent permitted by applicable law, be amortized, prorated, allocated and spread throughout the full term of the loan, including any renewals, until payment in of the principal. Any provision hereof, or of any other agreement between Lender and me, that operates to bind, obligate, or compel me to pay interest in excess of such maximum lawful contract rate shall be construed to require the payment of the maximum rate only. The provisions of this paragraph shall be given precedence over any other provision contained herein or in any other agreement between Lender and me that is in conflict with the provisions of this paragraph.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING

AGENCIES: I may notify Lender if Lender reports any inaccurate information about my account(s) to a consumer reporting agency. My written notice describing the specific inaccuracy(ies) should be sent Lender at the following address: **Atlantic Capital Bank, N.A., Attn: Loan Operations, P.O Box 550889, Atlanta, GA 30355.**

GENERAL PROVISIONS: If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, and notice of dishonor. "Presentment" means the right to require the holder of this Note to demand payment of amounts due. "Notice of dishonor" means the right to require the holder of this Note to give notice to other persons that amounts due have not been paid. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or per Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several. This means that if more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

Borrower:

X Ryan O'Rourke

Ryan O'Rourke

Lender:

X Chris Stanley

Chris Stanley, Vice President

ERRORS AND OMISSIONS AGREEMENT

Principal	Loan Date	Maturity	Loan No.	Account
\$1,663.00	10/15/2019	10/15/2020	*****4798	*****5792
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.				

Borrower: Ryan O'Rourke
2510 Jamboree Rd.
Apt. 203
Raleigh, NC 27613

Lender: Atlantic Capital Bank, N.A.
P.O Box 550889
Atlanta, GA 30355
(855) 693-7422

Loan No.: *****4798

The undersigned borrower for and in consideration of the above-referenced Lender funding the closing of this loan agrees, 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 to enable Lender to sell, convey, seek guaranty, or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority, or the Department of Veterans Affairs.

The undersigned borrower does hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale, or conveyance by Lender of its interest in and to said loan documentation.

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

DATED effective this 10/15/2019.

Borrower:

X Ryan O'Rourke

Ryan O'Rourke

**Atlantic Capital Bank, N.A.
P.O Box 550889
Atlanta, GA 30355
atlanticcapitalbank.com**

SERVICING NOTICE

Dear Credit Builder Account Customer:

Effective immediately, please note that Self manages the servicing for Credit Builder Accounts for Atlantic Capital Bank, N.A. This includes: account maintenance, account history, account inquiries, and payment processing and collection.

You can contact Self with any questions about your account by logging on securely at www.self.inc or by calling Customer Service at (877) 883-0999.

For any questions regarding this notice, please contact Atlantic Capital Bank, N.A. at (855) 693-7422.

Thank you.