

Georgia Installment Lenders Association

Regular Membership Application

aid
\$240
CL# 15778

MDW Financial, Inc. db/a North Georgia Financial
Name of Applicant Company

792 N. Main St, Cornelia, GA 30531
Headquarters Address

2/1/2019
Date organized

of Branches

Company Officers & Managing Officers	Position in Company	How Long Active In Company/Industry	Percent Ownership
Michael N. Jones	CFO / owner	1 ³ / ₄ yrs / 44 yrs	50
Debra T. Jones	CEO	1 ³ / ₄ yrs / 12 yrs	50
William M (Billy) Jones	Mgr, Sec. & Treasurer	1 ³ / ₄ yrs / 1 ³ / ₄ yrs	0

Loan License #	Contact Person in Branch	Mailing Address	Email Address
30641	Billy Jones	792 N. Main St, Cornelia, GA 30531	billyjones@northgafinancial.com

(If you have more than 3 offices, please attach a separate list with the above required information.)

Billy Jones Secretary / Treasurer
Official Representative Name Representative Title

792 N. Main St Cornelia, GA 30531
Mailing Address City/St Zip

706-778-2249 706-778-9679 billyjones@northgafinancial.com
Telephone Fax Email Address

References for companies applying for regular membership

Life of the South

Credit Insurance Company

Eric Kobbe

Credit Insurance Company Representative Name

Industry Affiliation: List two references in the credit industry to whom you are personally known:

Name Gene Cobb Company Gainesville Finance

Name Jan Cobb Company Main Street Finance

Business References: List any other business associations (local, state, national) of which the business is a member

Name _____ Contact _____

Name Same Contact _____

Endorsers: List *two GILA members* who will endorse this applicant for membership

Name ERIC KOTZBE Company FORTELLA
Name GENE COBB Company GREENVILLE FINANCE

MEMBERSHIP APPLICATION CHECKLIST:

If you are applying for Regular Membership, the following documents must be attached to your completed application form before this application can be presented to the GILA Board of Directors:

- A resume of the company owner or senior manager
- 1/2 year or full year dues

Membership Dues- Full Year \$240.00 per office (42 branches maximum)
Membership Dues Statements are mailed Semi-Annually

Membership in the Georgia Installment Lenders Association is non-transferable. If the ownership/partnership of the corporation changes, then the company will have to re-apply for membership in the Georgia Installment Lenders Association.

I understand that all offices under management or ownership (in Georgia) must also become dues paying members in order to qualify this application for membership. However, members with multiple offices, shall not be required to pay dues beyond the maximum number of 42 branches.

I pledge my complete cooperation and support of the efforts of the Georgia Installment Lenders Association and will uphold the constitution and by-laws as set forth by the Board of Directors. I will also conduct my business in a way that reflects positively on the credit industry and will set an example, as to discourage the practice of unethical behavior for myself, my employees, and my competitors, as described in the Code of Ethics.

I understand that by signing below, providing my mailing address, and telephone/fax number, I consent to receive communications sent by or on behalf of the Georgia Installment Lenders Association via email or fax.

Michael N. Jones owner / CFO
Name of Applicant Title
[Signature] 9/24/2020
Signature Date

THE MEMBERSHIP APPLICATION PROCESS & DUES INFORMATION:

After a **completed** application is received, the applicant is screened by the Membership Committee. If all steps have been satisfactorily completed the pending application is then presented to the GILA Board of Directors at the next meeting of the Board of Directors for consideration. The GILA membership year runs from January 1 through December 31 each year.

Return application, documents & application fee to us at the address below

Thank you for your interest in GILA – We look forward to meeting you!

Georgia Installment Lenders Association, Inc.
P O Box 801, Macon, GA 31202-0801
Office: 478-746-3868 Fax: 478-743-8278
www.gilloan.org

Michael N Jones
5806 Grant Station Dr.
Gainesville, GA 30506
Cell 770-503-4224
Business 706-778-2249

Education

High school
University of North Carolina – Advanced Business

Work History

1976 - 1982 Motor Finance Company

1976 – 1978 Collections and account services
1978 – 1982 Manager

1982 – 2018 First Financial Services

1982 – 1988 Manager of Gainesville office
1988 – 2006 Supervised 6 branches
2006 – 2018 Appointed President of company and took over all operations
2018 Retired
2018 Purchased First Financial services of Cornelia
2018 to present Owner / CFO of MDW Financial, Inc d/b/a North Georgia Financial

Goals

Increase accounts in presently owned company and expand business by purchasing other finance companies in surrounding area