

Bank of Granite

NEWS FOR IMMEDIATE RELEASE:

July 13, 2005

Thuss of Granite Mortgage Named 2004 Top Loan Officer by NCHFA

Tom L. Thuss of Granite Mortgage has been named 2004 top producing loan officer for the Mortgage Revenue Bond program in a metropolitan statistical area by the North Carolina Housing Finance Agency (NCHFA). Gary Lackey, President and Chief Executive Officer, for Winston-Salem headquartered Granite Mortgage said, "Tom has done a superb job working with NCHFA. His dedication to assisting low-to-moderate income families purchase a home is truly inspiring. He has made such a difference in the lives of many in this underserved market." Thuss' office is in the Bank of Granite's downtown Lenoir location.

NCHFA's mission is to create affordable housing opportunities for North Carolinians whose needs are not met by the market. Through partnership with nearly 700 lenders statewide, they help make home ownership affordable for qualified homebuyers by selling tax-exempt Mortgage Revenue Bonds and issuing Mortgage Credit Certificates under federal authority.

Thuss is a native of Caldwell County where he graduated from West Caldwell High School. He has a Bachelor of Science degree in business administration from the University of North Carolina at Chapel Hill. Thuss joined Granite Mortgage in 1998 as mortgage loan officer after seven years in banking as a commercial lender.

Active in community and civic organizations, Thuss is president of Collettsville School Athletic Boosters Club, board member of the Caldwell Council on Adolescent Health and a Board of Trustees member at Caldwell Community College and Technical Institute.

Thuss and his wife, Vicki, reside in Collettsville with their eleven-year-old son, Mason, and eight-year-old daughter, Carly. They are active members of Whitnel Pentecostal Holiness Church in Lenoir.

Bank of Granite Corporation is the parent company of Bank of Granite and Granite Mortgage, Inc. The bank operates 21 full service banking offices in Burke, Caldwell, Catawba, Forsyth, Mecklenburg, Watauga and Wilkes Counties. Granite Mortgage, headquartered in Winston-Salem, originates home mortgages in these areas, as well as, in Hilton Head, S.C.

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Tom Thuss, Granite Mortgage Vice President