

Business Borrower Loan Underwriting Form



Please complete and provide to your Financial Services Representative.

| | | | | | | |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Borrower | Borrower Name (Corporation) | | Officer Title | | | |
| | Borrower Address | | Borrower City, State, Zip | | | |
| | Borrower Phone Number | Borrower Fax Number | Borrower County | | | |
| Individual | Dr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> | Individual's Legal Name (first, middle, last) | | Male <input type="checkbox"/> Female <input type="checkbox"/> | Birth Date | Social Security Number |
| | Home Address (include apt.) | | | City, State, Zip | | |
| | Preferred Phone number | | Email Address | | Do you have any dependents? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, list ages | |
| | Are you in the process or have you ever declared or filed bankruptcy? If yes, attach explanation <input type="checkbox"/> Yes <input type="checkbox"/> No | | Are you or have you ever been convicted in any criminal proceedings? (Excluding minor traffic violations) If yes, attach explanation <input type="checkbox"/> Yes <input type="checkbox"/> No | | Are you or have you ever been a defendant in any suits or legal actions? If yes, attach explanation <input type="checkbox"/> Yes <input type="checkbox"/> No | |

| Individual's Assets | | Individual's Liabilities | |
|----------------------------------------------------------------------|------|---------------------------------------------|------|
| Cash, on hand and unrestricted in banks | \$ | Notes payable to banks | \$ |
| Notes-receivable | \$ | Credit cards | \$ |
| Cash surrender value life insurance (Do not deduct loans) Schedule 1 | \$ | Loan(s) against life insurance Schedule 1 | \$ |
| Listed (AMEX, NYSE) stocks, bonds, US Govt. Securities Schedule 2 | \$ | Taxes accrued but unpaid | \$ |
| Other stocks and bonds Schedule 2 | \$ | Mortgages payable on real estate Schedule 3 | \$ |
| Mutual funds | \$ | Other liabilities - itemize | \$ |
| Real estate at cost or market value Schedule 3 | \$ | | \$ |
| Qualified retirement plans (defined benefit, 401(k), etc.) | \$ | | \$ |
| Automobiles | \$ | | \$ |
| Business Value | \$ | | \$ |
| Other assets - itemize | \$ | | \$ |
| | \$ | | \$ |
| Individual's Total Assets | = \$ | Individual's Total Liabilities | = \$ |

Did you remember?

- Full Legal Name of Individual
- Date of Birth and SS Number
- Full Home Address, City, State and Zip (Individual) (No P.O. Boxes)
- Borrower's complete Corporation Name
- Borrower's Corporate Office Address, City, State and Zip, including County (No P.O. Boxes)

Individual's Net Worth = \$

Individual's Total Assets - Individual's Total Liabilities

Individual's Annual Gross Income Information

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

| | |
|----------------------------------------------|----|
| Earned Income (salary gross) | \$ |
| Earned Income (bonus and commissions) | \$ |
| Portfolio Income (dividends, interest, etc.) | \$ |
| Passive Income (real estate, etc.) | \$ |
| Other - itemize | \$ |

Individual's Total Annual Income \$

The information set forth in any Personal Tax Return(s) and/or Personal Financial Statement provided to Synovus Bank (Bank) is true and correct and is provided to the Bank for the purpose of obtaining or maintaining credit or other accommodations. The Bank is authorized to confirm any of the information, and any person having knowledge regarding such information is hereby authorized to disclose that information to the Bank. The Bank is further authorized to: (1) from time to time obtain credit reports on me; and/or (2) furnish information regarding its credit experience with me to credit reporting agencies and other persons. The undersigned further certifies and warrants that all the information and statements provided in any Personal Tax Return(s) and/or Personal Financial Statement shall be true and correct at the time of closing of any loan (if any loan or credit agreement be approved by the Bank), and the undersigned shall notify the Bank of any changes in such information and statements before closing.

Agreed to:

Date (MM/DD/YY)

Signature

Supplementary Schedules (Take totals to front) Attach additional pages if necessary

| Schedule 1 Individual's Life Insurance | | | | | | | | |
|-----------------------------------------------|-------------|---------------|-----------------------|-----------------|----------------------|----------------|----------------|---------------------|
| Names of insured | Beneficiary | Insurance Co. | Face amount of policy | Surrender value | Loans against policy | Annual premium | Type of policy | Is policy assigned? |
| | | | \$ | \$ | \$ | \$ | | |
| | | | \$ | \$ | \$ | \$ | | |
| Total | | | \$ | \$ | \$ | \$ | | |

| Schedule 2 Individual's Stocks, Bonds and US Government Securities | | | | | | | |
|---------------------------------------------------------------------------|-----------------------|----------------------------------------------|--------------------|--------------------|----------------|--------------------------------------------------------------------------|--|
| Description of security | Registered in name of | Face value (bonds) No. of shares (stocks) | Market value/share | Total market value | Pledged Yes/No | Listed (L) on NYSE, NASDAQ, AMEX Unlisted (U) Government Security (G) | |
| | | | \$ | \$ | | | |
| | | | \$ | \$ | | | |
| Total Listed | | | | \$ | | | |
| Total Unlisted | | | | \$ | | | |

| Schedule 3 Individual's Real Estate | | | | | | | |
|--------------------------------------------------|------------------|---------------|--------------|-----------------|----------------|-----------------|--|
| Description or address to include city and state | Title in name of | Date acquired | Market value | Original amount | Unpaid balance | Monthly payment | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| | | | \$ | \$ | \$ | \$ | |
| Total | | | \$ | \$ | \$ | \$ | |

| Agent | | Other Advisors | |
|-----------------------|-----------------------|-----------------------|--------------|
| Agent's Name | Agent's Name | Name | Name |
| Agent's Phone Number | Agent's Phone Number | Position | Position |
| Agent's Email Address | Agent's Email Address | Phone number | Phone number |