Business Borrower Loan Underwriting Form

SYNOVUS
Life Finance

Please complete and send to your Synovus Life Finance contact.

Borrower

Borrower Name (Corporation)		Officer Title
Borrower Address	Borrower City, State, Zip	
Borrower Phone Number	Borrower Fax Number	Borrower County

Individual

Dr. ☐ Mrs. ☐ Mr. ☐ Ms. ☐	Individual's Legal Name (first, middle, last)	Male ☐ Female ☐	Birth Date	Social Security Number
Home Address (include apt.)		City, State, Zip		
Preferred Phone number	Email Address	Do you have any dependents? ☐ Yes ☐ No If yes, list ages		
Are you in the process or have you ever declared or filed bankruptcy? If yes, attach explanation ☐ Yes ☐ No	Are you or have you ever been convicted in any criminal proceedings? (Excluding minor traffic violations) If yes, attach explanation ☐ Yes ☐ No	Are you or have you ever been a defendant in any suits or legal actions? If yes, attach explanation ☐ Yes ☐ 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**	= $

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	$

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)

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

Please Complete Schedules on Reverse Side.

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