

# Case Submission Procedures & Requirements

MINIMUM REQUIRED DOCUMENTATION FOR STANDARD LOAN REVIEW

## FOR BUSINESS BORROWERS

- Business Borrower - Loan Underwriting Form (LUF)
- Last two consecutive years of business tax returns
- Last two consecutive years of individual tax returns - for each owner of business entity
- State Certified Articles of Incorporation/ Association/ Organization
- Company's Resolution for signing authority on business entity
- Government issued Employer Identification Number (EIN)
- Copy of Driver's License(s) - on each individual owner of business entity
- Copy of Driver's License(s) - on each individual policy owner
- Approved finance illustration
- W-9 (for policy holder ONLY)\*

## FOR TRUST BORROWERS

- Trust Borrower - Loan Underwriting Form (LUF)
- Last two consecutive years of trust tax returns (if applicable)
- Last two consecutive years of individual tax returns - for Guarantor/ Grantor
- Certification of Trust - executed by Trustee(s)
- Copy of Driver's License(s) - on each Trustee
- Copy of Driver's License(s) - on each Guarantor/ Grantor
- Approved finance illustration
- W-9 (for policy holder ONLY)\*

### IMPORTANT NOTES

LUF is sufficient for preliminary rate offer.

Further processing of applications requires all documentation in this document.

As necessary, additional information or documentation may be required by the Lender.

\* For loan arrangements with multiple policies/policy holders, a W-9 is required for each policy holder.

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