SBA Loan Application

SunTrust

Live Solid. Bank Solid.

At SunTrust, we're committed to offering you Business Class Banking — the personal service and solutions you need to make your business prosper.

We appreciate that you've come to us for your loan. For your convenience, all of the forms you'll need are included this booklet. In addition, we've included a full checklist of the items you'll need to provide.

We're here to help guide you through each step of the process. If you have any questions, please feel free to reach out directly to your SBA Business Development Officer or Relationship Manager. You can also call 877.370.5108.

To learn more about our business banking products and solutions, visit our online portal at suntrust.com/bizsolutionscentral.

SBA Loan Application Checklist

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Applicant Name ______________________ **DBA** ______________________

General

ITEMS NEEDED	ITEMS COMPLETED	
☐	☐	SBA Loan Application — Business Information and History
☐	☐	Project Specific Information (see page 4-5)
☐	☐	SBA Form 912: Statement of Personal History (Click here for a copy of SBA Form 912, or see the attached version provided below.)
☐	☐	Personal Financial Statement — must be completed jointly with spouse if married (see page 7-9)
☐	☐	Business Debt Schedule
☐	☐	Form 4506-T Request for Transcript of Tax Return (see page 11)
☐	☐	Authorization to Make Inquiries (see page 13)

Financial information

ITEMS NEEDED	ITEMS COMPLETED	
☐	☐	Three (3) years of federal tax returns for the applicant business
☐	☐	Three (3) years of federal tax returns for each general partner, guarantor and owner of 20% or more of the Applicant's business
☐	☐	Current (no more than 90 days old) financial statement, balance sheet and profit and loss statement for the Applicant's business (including balance sheet and profit and loss statement)
☐	☐	Accounts receivable and accounts payable agings as of the date of the interim financial statement (totals on the aging must match the totals on the interim financial statement)
☐	☐	Form 4506-T Request for Transcript of Tax Return (see page 11)

Affiliated businesses (if principal owns a controlling interest in other businesses)

ITEMS NEEDED	ITEMS COMPLETED	
☐	☐	Three (3) years of federal tax returns
☐	☐	Current (no more than 90 days old) financial statement, balance sheet and profit and loss statement
☐	☐	Schedule of business debt with loan balances as of the date of the current financial statement (attached)
☐	☐	Form 4506-T Request for Transcript of Tax Return (see page 11)

Required by the USA PATRIOT Act

For U.S. citizens, a copy of one of the following:

ITEMS NEEDED	ITEMS COMPLETED	
☐	☐	State driver's license or ID card
☐	☐	Numbered, government-issued identification

If applicable

ITEMS NEEDED	ITEMS COMPLETED	
☐	☐	Executed real property or business purchase agreement and escrow instructions
☐	☐	Construction cost breakdown (contractor-prepared) and construction contract (contractor-executed)

This is an editable form. For your convenience, you are able to complete all fields except signature lines online.

To complete the application, click to place your cursor in or near the fields you wish to complete, enter your information, then use your Tab button to advance to the next field.

When complete:

- *Save a completed electronic copy to your files*
- *Print a hard copy*
- *Sign all required signature lines*
- *Return to SunTrust*

Business Information and History

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Borrower/company information

Borrower (include all 20% or more company owners)	First Name	Middle	Last	
	Street Address			
	Mailing Address (if different)			
	City		State	Zip
	Phone	E-mail		
Operating Company	DBA Name			
Holding Company for Real Estate (if applicable)	Name			
	Street Address			
	City		State	Zip

Ownership structure of company (upon close)

Name	SSN	Ownership %	Title

Any recent changes in ownership/ management structure? ☐ Yes ☐ No
If yes, explain.

Loan proceeds

Use of Loan Proceeds	Requested $
Purchase land	
Purchase land and building	
Construction/improvements	
Purchase business	
Leasehold improvements	
Purchase equipment	
Refinance business debt	
Working capital	
Soft costs	
Closing costs	
Total project cost	
Borrower down payment	
Total loan request	

Where, specifically, will the down payment for this project come from?

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Company background

Year established?

Number of employees?

Brief description of what your business does.

Describe your market. What types of customers do you serve?

List your primary customers. Does any one customer make up 30% or more of annual revenue?

How does the company get paid? What is the average transaction size?

Who are your primary competitors? What differentiates your business from the competition?

How do you market the business?

Explain company's revenue/profit trends. Is there any seasonality in revenue generation?

What capital expenditures do you expect in the next 2-3 years?

Describe your management team.

Are you a 20%+ owner in any affiliated companies? If yes, please list with corresponding ownership interest.

Project Specific Information

Complete only the applicable sections.

Purchase building

Please describe building (e.g. office condominium, steel warehouse, etc.)

What benefit will this purchase/refinance/expansion provide to business?

What is total square footage of building? What % of the square footage will be occupied by your business?

Will any additional tenants occupy any of the building? If yes, please include intended tenants and % of space that will be tenant occupied.

What year was the property built? What repair issues exist?

Has an agreement of sale been executed yet? What is the financing contingency date?

Projects with construction

Please describe the nature of the construction (e.g. expansion of current building, new building, leasehold improvements).

How much is the construction expected to cost?

Have you selected a contractor?

Have you selected an architect? Are plans complete?

Has any of the construction/site work started?

What is the anticipated start date and completion date of project?

Business purchase

Why do you want to buy this specific business?

Why does the owner wish to sell the business?

Will this be an asset purchase or a stock acquisition? If an asset purchase, what assets will be acquired?

Will you incur any debt of the seller?

Will a non-compete be executed? If so, what will be the terms?

What key employees will be staying with the business after the sale?

Is a seller carry back note included in the structure to finance intangibles?

Has a purchase agreement been drawn up yet? Is there a financing contingency date?

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Equipment purchase

Please describe the equipment to be purchased:

Describe the business need for the equipment
(e.g. to increase revenues, to decrease expenses, etc)

What is the life expectancy of the equipment?

SBA FORM 912 REQUIRED FOR APPLICATION

Click here for a copy of SBA Form 912, or you can open the attached version provided below. Please save a copy of the Form 912 to your files, complete and return along with this application.

Personal Financial Statement

Complete the Sections and Schedules and provide signature.

Section 1: Applicant information

Name			
Date of Birth		Social Security #	
Street Address			
City		State	Zip
Position/Occupation			Number of Years
Employer Name			
Home Phone		Business Phone	
Nearest Relative Not Living with Me		Relationship	Phone
Street Address			
City		State	Zip
Driver's License/ID #	State	Date Issued	Expiration Date

Section 2: Co-Applicant information*

Name			
Date of Birth		Social Security #	
Street Address			
City		State	Zip
Position/Occupation			Number of Years
Employer Name			
Home Phone		Business Phone	
Nearest Relative Not Living with Me		Relationship	Phone
Street Address			
City		State	Zip
Driver's License/ID #	State	Date Issued	Expiration Date

*When completed and signed denotes your intent to apply for joint credit.

Section 3: Statement of financial condition

Indicate "A" (Applicant), "C" (Co-Applicant), or "J" (Jointly Held With Others) in column next to assets and liabilities listed to indicate to whom item applies.

Information provided as of

ASSETS	A, C or J	Dollar Amount
Cash on Hand and in Banks		
IRAs, 401(k), Retirement Assets		
U.S. Gov't Marketable Securities (Schedule B)		
Securities Held by Broker in Margin Accounts		
Restricted/Control Stocks (Public Company Only)		
Real Estate Owned (Schedule C)		
Loans Receivable		
Life Insurance Cash Value (Schedule D)		
Value of Closely Held Business		
Vehicles/Other Personal Property		
Other Assets (Itemize):		
TOTAL ASSETS		

LIABILITIES	A, C or J	Dollar Amount
Secured Notes Payable to Banks (Schedule E)		
Unsecured Notes Payable to Banks (Schedule E)		
Due to Brokers, Margin Loans (Schedule E		
Amounts Payable to Others (Secured)		
Credit Cards (Schedule E)		
Equity Lines (Schedule E)		
Unpaid Taxes (Income, Property, etc.)		
Real Estate Mortgages Payable (Schedule C)		
Other Debts (Itemize):		
TOTAL LIABILITIES		
NET WORTH		
TOTAL: LIABILITIES AND NET WORTH		

INCOME FOR YEAR ENDED:	Applicant	Co-Applicant
Salary		
Bonuses and Commissions		
Interest and Dividends		
Rental Income		
Other Income*		
TOTAL INCOME		

*Alimony/child support need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

ANNUAL EXPENSES	Applicant	Co-Applicant
Rent (Payment)		
Alimony		
Child Support		
Tuition		
TOTAL EXPENSES		

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Section 3: Statement of financial condition continued

CONTINGENT LIABILITIES	Yes	No		Applicant	Co-Applicant
Do you have contingent liabilities?	☐	☐	If Yes, describe. As endorser, co-maker or guarantor? On leases or contracts?		
Legal claims					
Other special debt					
Amount of contested income tax liens					

PERSONAL INFORMATION (BOTH APPLICANT AND CO-APPLICANT)	Yes	No	
Are you a U.S. citizen?	☐	☐	
Are you an officer or an immediate family member/dependent of an officer of a SunTrust Banks, Inc. controlled entity?	☐	☐	
Do you have a will?	☐	☐	If Yes, provide Executor name.
Are you a partner or officer in another venture?	☐	☐	If Yes, describe.
Income tax settled through (date):			
Are any assets pledged other than as described on schedules?	☐	☐	If Yes, describe.
Are you a defendant in any suits or legal actions?	☐	☐	If Yes, describe.
Have you or your businesses ever been declared bankrupt?	☐	☐	

Schedule A: Cash and investments

Account Type	Bank/Broker Name	In Name of	Pledged?	Current Balance
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			☐ Yes ☐ No	
			TOTAL	

Schedule B: U.S. Government and marketable securities

Number of Shares	Description	In Name of	Pledged?	Date of Value	Value
			☐ Yes ☐ No		
			☐ Yes ☐ No		
			☐ Yes ☐ No		
			☐ Yes ☐ No		
			☐ Yes ☐ No		
			☐ Yes ☐ No		
				TOTAL	

Schedule C: Real estate owned [List any additional real estate on Schedule C Addendum (Form 318154) and enter subtotals below.]

	(1) Property Address	(2) Property Description			(3) Cost	(4) Date Acquired	(5) Current Value
		Type [1]	Use [2]	Size [3]			
1							
2							
3							
4							
5							
6							
						Subtotal (from Schedule C Addendum)	
						GRAND TOTAL	

[1] Commercial (C), Residential (R), Agricultural (A)
[2] Home, Lot, Office, Warehouse
[3] Square Footage

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Schedule C: Real estate owned continued

	(6) Lender Name	(7) Name on Title	(8) Mortgage Balance	(9) Monthly Payment	(10) Monthly Rental Income	(11) Ownership Percentage
1						%
2						%
3						%
4						%
5						%
6						%
			Subtotal (from Schedule C Addendum)			
			GRAND TOTAL			

Schedule D: Life insurance carried (Including whole life and group insurance)

Insurance Company Name	Policy Owner	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value
				TOTAL	

Schedule E: Banks/finance companies where credit has been obtained

Lender Name	Collateral Description	Type*	Maximum Line Amount	Monthly Payment	Current Balance	Maturity
				TOTAL		

*Line of Credit, Term Loan

It is my/our intent to apply for individual/joint credit. Therefore, each of the undersigned hereby instructs, consents and authorizes SunTrust Bank, or any affiliate, subsidiary or other entity related thereto ("Lender") to obtain a consumer credit report and any other information relating to their individual credit status in the following circumstances: (a) relating to the opening of an account or upon application for a loan or other product or service offered by Lender by a commercial entity of which the undersigned is a principal, member, guarantor or other party, (b) thereafter, periodically according to the Lender's credit review and audit procedures, and (c) relating to Lender's review or collection of a loan, account, or other Lender product or service made or extended to a commercial entity of which the undersigned is a principal, member, guarantor or other party.

Each of the undersigned certify that everything stated on the first page and second page of this Personal Financial Statement and any other documents or information submitted in connection with this Personal Financial Statement is true, accurate and complete. Each of the undersigned understands that Lender will retain this Personal Financial Statement. Each of the undersigned hereby authorize Lender to verify at any time any information submitted to Lender by or on behalf of the undersigned; obtain further information concerning the credit standing of the undersigned, including without limitation, credit and employment history; and exchange credit information concerning the undersigned with other individuals or entities, including, without limitation, any affiliate, subsidiary or other entity related to SunTrust Bank. Each of the undersigned authorize Lender to consider this Personal Financial Statement as a continuing statement of financial condition until replaced by a new Personal Financial Statement or until the undersigned specifically notifies Lender in writing of any change in such financial condition.

This Personal Financial Statement, including the consent to obtain consumer credit report contained above is executed by the undersigned(s) on the date(s) listed below.

Applicant Signature (Required)		Co-Applicant Signature (Required if Section 2 is completed)	
Print Name	Date	Print Name	Date

Equal Credit Opportunity Act (15 U.S.C. 1691)
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Reserve Bank of Atlanta. Any questions concerning this creditor should be directed to the Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480, toll-free number: 888.851.1920, fax number 877.888.2520, TDD number 877.766.8533.

Business Debt Schedule

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The schedule should include loans for contracts/notes payable and lines of credit, *not* accounts payable or accrued liabilities.

Company Name ______________________________ **Date** ______________

CREDITOR Name/Address	Original Date	Original Amount	Term or Maturity Date	Present Balance	Interest Rate	Monthly Payment	Collateral or Security	WHAT WAS LOAN FOR?
TOTAL PRESENT BALANCE: (Total must agree with balance shown on Interim Balance Sheet.)								

Form **4506-T**

(Rev. January 2010)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Request may be rejected if the form is incomplete or illegible.**

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

1b First social security number on tax return or employer identification number (see instructions)

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution. *If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.*

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► ____________

a **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . ☐

b **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days. . ☐

c **Record of Account,** which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . . ☐

7 **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution. *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____________ ____________ ____________ ____________

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** *For transcripts being sent to a third party, this form must be received within 120 days of signature date.*

Telephone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions) — Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date

General Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Florida, Georgia, North Carolina, South Carolina	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362 770-455-2335
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Arkansas, Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.

Authorization to Make Inquiries

SunTrust

I, the undersigned, hereby authorize SBA and/or SunTrust Bank to make inquiries as necessary to verify the accuracy of the information and statements made to SBA and/or SunTrust Bank and to determine my creditworthiness. I certify the statements and information contained in all documentation provided are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand false or misleading statements may result in forfeiture of benefits and possible felony prosecution by the U.S. Attorney General (reference 18 U.S.C. 1001).

Applicant

Name	First	Middle	Last	
Social Security #				
Home Address	Street Address			
	City		State	Zip
Signature			Date	

Co-Applicant

Name	First	Middle	Last	
Social Security #				
Home Address	Street Address			
	City		State	Zip
Signature			Date	

Protecting the Confidentiality of Your Information

The SunTrust Privacy Policy

Effective December 2009

At SunTrust, we recognize the sensitive nature of your financial information, and take appropriate precautions to protect your privacy. When you entrust us with this information, you can be certain it will be used only within our strict guidelines. ***We do not sell, rent or trade any client information to other companies***. We safeguard your information carefully and provide you with the flexibility to dictate how it may be used. We are committed to helping you protect your privacy every day.

This SunTrust Privacy Policy illustrates the types of information we collect and the circumstances under which we may share it, and is provided on behalf of SunTrust Bank; SunTrust Mortgage, Inc.; SunTrust Insurance Company; SunTrust Investment Services, Inc.; SunTrust Robinson Humphrey; GenSpring International, LLC; Teton Trust Company; AMA/Lighthouse, Inc.; SunTrust Delaware Trust Co.; Seix Capital Advisors, LLC; RidgeWorth Capital Management, Inc.; and other companies owned by SunTrust using the SunTrust name to provide financial services to clients. Unless you are expressly told otherwise and provided a separate privacy notice, this SunTrust Privacy Policy applies to all companies within the SunTrust family of companies and takes the place of any previous privacy policies issued by SunTrust Banks, Inc., or any of its subsidiaries.

If, in addition to federal law, you are protected by specific state or local regulations concerning information sharing and marketing, SunTrust will comply with those regulations as well.

The kinds of information we collect

If you apply for a loan or a new account: We ask you for information about your financial status, such as employment, income, monthly expenses and assets, as well as identifying information such as your address, telephone number and Social Security number. In most cases, you give us this information yourself, in person, by mail, or through a web site. If we need to know about your credit and repayment history, we also obtain information from consumer reporting agencies and other creditors.

If you apply for insurance: We ask you for information relevant to underwriting the specific insurance product. This information, such as your health or driving record, is not used for any purpose other than to provide the service and insurance applied for.

Once you become a client: We maintain information about your transactions including account balances, securities holdings and repayment history.

For select accounts, we may collect limited health and medical information such as procedure codes, names of providers, service dates, etc., to deliver the services you requested. This information is not shared within the company. In order to determine what types of services may be most valuable to you, we also obtain statistics and demographic information about current and prospective clients from marketing information firms.

How we use your information

The information we collect helps us deliver the services you've requested. It also permits us to design and offer specific products and services we believe will be useful to you and other clients.

Who has access to your information?

Within SunTrust: SunTrust employees are permitted access to the information they need to perform their jobs on your behalf. We maintain strict policies against unauthorized disclosure or use of client information by employees. As permitted by law, information held by any SunTrust subsidiary is available to other members of the SunTrust corporate family for authorized purposes, including marketing, unless you have specifically requested otherwise. (See "How to limit information sharing and marketing.")

Companies that you ask us to share with: From time to time, we may make available the services of other financial firms, such as homeowner's insurance coverage for SunTrust mortgage applicants. In these cases, SunTrust will get your written, online or verbal permission prior to sharing your information with the outside firm. If you grant permission, it will apply only to the specific program or programs you consent to.

Outside service providers: We have arrangements with companies whose experience is essential for our own services to operate properly. These companies, some of which may be located outside the United States, work at SunTrust's direction and only receive the client information necessary for them to perform these functions. They are required to safeguard your information, use it only for authorized purposes, and adhere to SunTrust's data security guidelines.

Consumer reporting agencies (credit bureaus): It is standard banking industry practice and within federal and state law for SunTrust to routinely provide data about client loan repayment and transactions to these agencies and other creditors. We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report.

Courts and government bodies: Certain federal and state laws may require us to share information about you. For example, if you are involved in a legal matter with a third party, we may be ordered to provide information to a court or other party. Only the specific information required by law, subpoena, or court order will be shared.

How to limit information sharing and marketing

You may direct us not to share personal information about you that isn't publicly available such as your income, account history and credit score with our affiliates (and our card issuer). This is commonly known as "opting-out" of information sharing. There are several ways to "opt-out":

- Call anytime toll-free to our automated Client Privacy Request line at 1-800-432-9472.
- Go to the privacy section of our web site and opt-out via our secure online form (https://www2.suntrust.com/privacyform.html).
- Write to us at SunTrust Privacy Preferences, P.O. Box 305110, Mail Code 7685, Nashville, TN 37230-5110. Please include your name, address (including ZIP Code), telephone number and the last four digits of your Social Security number with the request. Incomplete information will delay, or possibly prevent, our ability to honor your opt-out.
- Fax your request listing this same information to: (615) 232-1566, Attn: Privacy.
- Visit your nearest branch and speak with a client service representative.

By selecting "No Share" status, you restrict the use of your personal information in any marketing activities conducted by our affiliates and our credit card issuer. This exclusion does not apply, however, to any affiliates with which you currently do business or if you ask to receive information or offers from them.

If you are interested in restricting all marketing you receive from SunTrust, please request "No Direct Mail" and/or "No Telemarketing." By making these choices, you are directing SunTrust to remove you from lists used for direct mail and telephone solicitations.

An opt-out request is processed within 30 days of receipt.

Even if you elect not to have information shared or used for marketing, the Fair Credit Reporting Act and other laws allow us to share specific details about your transactions and experience with us. The use of this information is limited by federal law to specific permissible purposes, such as applications for credit, insurance or employment.

Clients who have previously opted-out

If you already submitted a request to opt-out of information sharing and marketing, there is no need to opt-out again. This designation is permanent and can only be removed by your written request.

Former Clients

We may share information about former clients with SunTrust affiliates, marketing partners and other third parties as described above. However, former clients can also elect not to have their information shared, even after their relationship with us ends.

How we protect your privacy online

There may be instances where SunTrust needs to treat your information differently than described in this policy when doing business with you online. In these cases, we will provide you with a clear, plain-language disclosure and obtain your authorization before proceeding. The authorization may come in the form of clicking on a disclosure, replying to an email or enrolling in specialized online services. For more complete details of SunTrust's online information practices, including an overview of our security measures, please visit www.suntrust.com and click on the "Privacy, Security & Fraud" link.

Where to find out more

If you have questions, concerns or comments about our privacy practices or the way your information is maintained and used, we'd like to hear from you.

Please write us at:

SunTrust Banks, Inc.
Attn: Client Privacy Coordinator
P.O. Box 305110
Mail Code 7685
Nashville, TN 37230-5110

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