



Post Office Box 120 Columbus, GA 31902

Dear Valued Synovus Customer:

We Are Here to Help You

It is critical that you work with us on a resolution for any issues that affect your ability to make timely mortgage payments, whether your challenges are temporary or long term. The sooner you respond, the more quickly we can determine whether you qualify for assistance.

Options May Be Available

The right option for you depends on your individual circumstances. If you provide all required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including solutions that may allow you to stay in your home (repayment, forbearance or loan modification) or leave your home (short sale or Deed-in-Lieu of Foreclosure).

Send Us the Information We Need to Help You

Requesting help is the first step. Start by providing information and documentation to help us understand the challenges you are facing. To do this, follow the detailed instructions on the attached Homeowner Checklist to complete and submit your Borrower Response Package to us.

Once we have received and evaluated your information, we will contact you regarding your options and next steps.

Learn More and Act Now

For more information, please see the Frequently Asked Questions and other information provided with this letter. If you need assistance, contact our office at **(800) 346-7918**.

Important Notices

This communication is from Synovus Bank, which may be a debt collector under the Fair Debt Collection Practices Act. Please note that this is an attempt to collect a debt. Any information obtained will be used for that purpose.

To the extent you currently are a debtor in a bankruptcy case or previously have received a discharge in a bankruptcy case, this letter is being sent for informational purposes only and is not an attempt to collect a debt from you personally. Moreover, in a pending bankruptcy case, bankruptcy court and/or trustee approval may be necessary to implement a loss mitigation option. Please consult with your attorney or the trustee if you have questions.

In accordance with federal law, Synovus Bank has designated the following address where you must send a written request for information and/or a written notice of error:

Synovus Bank
800 Shades Creek Pkwy MS130
Birmingham, AL 35209

We may order an appraisal or other written valuation to determine the property's value and charge you for this appraisal or valuation. We will promptly give you a copy of any appraisal or valuation that is developed in connection with your application, even if you are not approved for any loss mitigation options.

Loan number: _____

Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Synovus Bank via mail: 33 W 14th St, 1st Floor Columbus GA 31901 or email: Mortgagelossmit@synovus.com. We will respond to you within five business days to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive.

For a list of HUD-approved housing counseling agencies that can provide foreclosure prevention information, contact one of the following federal government agencies:

- The U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
- The Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/mortgagehelp

If you need assistance with translation or other language assistance, HUD-approved housing counseling agencies may be able to assist you. These services are provided without charge.

Borrower Information

Borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Preferred contact method (choose all that apply): Cell phone Home phone Work phone Email

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? Yes

No

Property Information

Property Address: _____

Mailing address (if different from property address): _____

•The property is currently: A primary residence A second home An investment property

•The property is (select all that apply): Owner occupied Renter occupied Vacant

•I want to: Keep the property Sell the property Transfer ownership of the property to my servicer

Undecided

Is the property listed for sale? Yes No – If yes, provide the listing agent's name and phone number—or indicate "for sale by owner" if applicable: _____

Is the property subject to condominium or homeowners' association (HOA) fees? Yes No – If yes, indicate monthly dues: \$ _____

Hardship Information

The hardship causing mortgage payment challenges began on approximately (date) _____ and is believed to be:

- Short-term (up to 6 months)
 Long-term or permanent (greater than 6 months)
 Resolved as of (date) _____

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)	REQUIRED HARDSHIP DOCUMENTATION
<input type="checkbox"/> Unemployment with no unemployment benefits	▪ No additional documentation required
<input type="checkbox"/> Unemployment with unemployment benefits	▪ Award letters or other documentation showing the amount and frequency of the benefits
<input type="checkbox"/> Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	▪ No additional documentation required
<input type="checkbox"/> Increase in housing-related expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control (e.g., uninsured losses, increased property taxes, HOA special assessment)	▪ Documentation of your loss and/or increased expense
<input type="checkbox"/> Disaster (natural or man-made) impacting the property or borrower's place of employment	▪ Documentation of your loss and/or increased expense
<input type="checkbox"/> Long-term or permanent disability, or serious illness of a borrower/co-borrower or dependent family member	▪ Written statement from the borrower, or other documentation verifying disability or illness Note: Detailed medical information is not required, and information from a medical provider is not required
<input type="checkbox"/> Divorce or legal separation	▪ Final divorce decree or final separation agreement
<input type="checkbox"/> Separation of borrowers unrelated by marriage, civil union, or similar domestic partnership under applicable law	▪ Legally binding agreement evidencing that the non-occupying borrower or co-borrower has relinquished all rights to the property
<input type="checkbox"/> Death of borrower or co-borrower	▪ Death certificate
<input type="checkbox"/> Distant employment transfer/relocation	▪ For active duty service members: Permanent Change of Station (PCS) orders, active duty military orders, any order or letter extending active duty, a certified letter from a commanding officer or Department of Defense Manpower Data Center verification ▪ For employment transfers/new employment: Copy of signed offer letter or notice from employer showing transfer to a new location or written explanation if employer documentation not applicable, AND ▪ Documentation that reflects the amount of any relocation assistance provided (not required for those with PCS orders)

Borrower Income

Please enter all borrower income amounts in middle column.

MONTHLY TOTAL BORROWER INCOME TYPE & AMOUNT		REQUIRED INCOME DOCUMENTATION
Gross (pre-tax) wages, salaries and overtime pay, commissions, tips, and bonuses	\$	<ul style="list-style-type: none"> ▪ Two most recent month's pay stubs and documentation of year-to-date earnings if not on pay stub
Self-employment income	\$	<ul style="list-style-type: none"> ▪ Most recent signed and dated quarterly or year-to-date profit/loss statement OR ▪ Most recent complete and signed business tax return OR ▪ Two most recent bank statements showing self-employed income deposit amounts
Unemployment benefit income	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits
Taxable Social Security, pension, disability, death benefits, adoption assistance, housing allowance, and other public assistance	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits
Non-taxable Social Security or disability income	\$	<ul style="list-style-type: none"> ▪ Award letters or other documentation showing the amount and frequency of the benefits
Rental income (rents received, less expenses other than mortgage expense)	\$	<ul style="list-style-type: none"> ▪ Current Lease Agreement OR ▪ Two most recent bank statements demonstrating receipt of rent OR ▪ Two most recent deposited rent checks
Investment or insurance income	\$	<ul style="list-style-type: none"> ▪ Two most recent investment statements OR ▪ Two most recent bank statements supporting receipt of the income
Other sources of income not listed above (Note: Only include alimony, child support, or separate maintenance income if you choose to have it considered for repaying this loan)	\$	<ul style="list-style-type: none"> ▪ Two most recent bank statements showing receipt of income OR ▪ Other documentation showing the amount and frequency of the income

Current Borrower Assets

Exclude retirement funds such as a 401 (k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

Borrower Certification and Agreement

1. I certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide my servicer with all required documents, including any additional supporting documentation as requested, and will respond in a timely manner to all servicer or authorized third party* communications.
3. I acknowledge and agree that my servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I consent to the servicer or authorized third party* obtaining a current credit report for the borrower and co-borrower.
5. I understand that Synovus may order an appraisal to determine the property's value and charge me for this appraisal. Synovus will promptly provide me with a copy of any appraisal, even if loss mitigation options are not granted. I may pay for an additional appraisal for my own use at my own cost.
6. I consent to additional third party costs for an appraisal and title opinion which may be ordered in connection with my application. In addition, I consent to attorney fees which may also be due if required for preparation of necessary documents.
7. I consent to the disclosure by my servicer, authorized third party,* or any investor/guarantor of my mortgage loan(s), of any personal information collected during the mortgage assistance process and of any information about any relief I receive, to any third party that deals with my first lien or subordinate lien (if applicable) mortgage loan(s), including Fannie Mae, Freddie Mac, or any investor, insurer, guarantor, or servicer of my mortgage loan(s) or any companies that provide support services to them, for purposes permitted by applicable law. Personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my Social Security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity.
8. I agree that the terms of this borrower certification and agreement will apply to any modification, repayment plan, or forbearance plan that I may be offered based on this application.
8. I consent to being contacted concerning this application for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the lender, servicer, or authorized third party.*

* An authorized third party may include, but is not limited to, a housing counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____

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