



AMERIS BANK

Cash Surrender Value Line of Credit Application - Individual For Whole Life Insurance Policies Email Requests to LifeFinance@amerisbank.com

<input type="radio"/> New Credit Line Request				<input type="radio"/> Renew/Increase Credit Line Request:			
Purpose of Line: <input type="radio"/> Business/Commercial <input type="radio"/> Personal				Account #			
Financial Professional Firm/Financial Professional Contact Name				Financial Professional Phone No./Email			
Applicant Information							
Applicant's First Name		Applicant's Middle Name			Applicant's Last Name		
Home Address (no P.O. Boxes) Address			City	State	Zip	# of Years at Address	
<input type="radio"/> Owner <input type="radio"/> Renter	Date of Birth	Home Phone #	Cell Phone #	Work Phone #	Social Security #		
Current Employer			Title/Position				
Employer Address Address			City	State	Zip		
# of Years at Employer	Best # to Contact		Personal Email Address*				
Co-Applicant Information							
Applicant's First Name		Applicant's Middle Name			Applicant's Last Name		
Home Address (no P.O. Boxes) Address			City	State	Zip	# of Years at Address	
<input type="radio"/> Owner <input type="radio"/> Renter	Date of Birth	Home Phone #	Cell Phone #	Work Phone #	Social Security #		
Current Employer			Title/Position				
Employer Address Address			City	State	Zip		
# of Years at Employer	Best # to Contact		Personal Email Address*				
Applicant Annual Income (Gross)			Co-Applicant Annual Income (Gross)				
Salary			Salary				
Bonuses & Commissions			Bonuses & Commissions				
Rental Income			Rental Income				
Interest Income			Interest Income				
Dividend Income			Dividend Income				
Other Income**			Other Income**				
Total Income			Total Income				

*E-mail address is not collected for commercial marketing purposes. Bank does not sell or distribute your e-mail address for commercial marketing purposes.

** Your Annual Income may include salary, wages, bonuses, interest and dividends, Social Security or retirement benefits, and rental income. If you are age 21 or older, you may include income to which you have a reasonable expectation of access.

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





Information Regarding Whole Life Policy

Please attach any additional Policy Information

Name of Life Insurance Company

Policy #

Owner of Policy

Date of Birth

Social Security #

Applicants(s) or Trustee(s): Please mark "Y" for yes or "N" for no to the following five questions: If you answer "Y" to 1, 2, or 3, also include a written explanation.

1. Are you an officer, director, principal shareholder (more than 10% of any class of voting securities), or immediate family member of Ameris Bancorp Inc. or any of its subsidiaries? Y N
2. Are there any outstanding judgments, bankruptcies, attachments, garnishes, or other legal proceedings against you? Y N
3. Have you been convicted of a felony? Y N
4. Are you a U.S. Citizen? Y N
5. Are you a permanent resident Alien? Y N

Insurance Credit Line must be secured by a valid assignment of life insurance policy as collateral. Everything I/we have stated in this applications is true and correct. You may retain this application whether or not this application is approved. I/we authorize you to obtain my/our credit and employment history and also to obtain credit reports for the purposes of reviewing and maintaining my/our account, conducting any collection activities and to report to others your credit experience with me. I/we further authorize you to contact my/our life insurance agent and/or life insurance company listed above to obtain information about my/our policy, discuss this application, and obtain information about an assignment of my/our policy.

Interest Payment Options



Automatic Interest Payments

If you would like payments deducted from an account maintained here or at another financial institution, an Automated Clearing House (ACH) form (Loan Payment Option Form) is provided as an addendum to this Application or will be provided with any collateral assignment form you must sign.



Bill Applicant/Trustee

Note: If payment is not made within 15 days after the due date, the Bank reserves the right, in its sole and absolute discretion, to capitalize the amount due into principal subject to your Credit Limit and Collateral Value*.

* The terms for the credit limit under the CSV LOC agreement

"Collateral Value" means any amount equal to the sum of the then cash surrender value of the insurance policies being used as collateral for the CSV LOC multiplied by ninety-five percent (95%) conversion of interest to principal appear in your CSV LOC Agreement attached hereto and made a part hereof.

Important Information About Procedures For Opening A New Account For A Loan

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history.

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. If you presently have an account with us and you open additional accounts, add joint owners to an existing account or make application for an additional loan, we must also obtain, record and verify required identification information as listed above. Strict adherence to these regulations helps to protect both financial institutions and bank customers from criminal activity.

Individual:



I am applying for individual credit in my own name.

Applicant Signature

Date

Joint:



We intend to apply for joint credit.

Co-Applicant Signature

Date