

<Date>

<Customer Name 1>

<Customer Name 2>

<Address>

<City State Zip>

Re: <Account Number>

Dear Customer:

We need your help to resolve a problem with your insurance coverage. Synovus follows national guidelines in requiring that coverage be provided by an insurance company rated B (Fair) or higher for financial strength by A.M. Best Company. This standard has not been met by your current insurance carrier, <Name>.

Therefore, we must ask you to obtain coverage from an acceptable insurance company within 60 days. (Your agent will know an insurer's rating, or you can look it up online at www.ambest.com/ratings.) Please fax the new Policy Declaration to 205-874-1432 or mail it to:

Synovus Mortgage Corp.
Insurance Department
800 Shades Creek Parkway, Suite 375
Birmingham, AL 35209

If we do not hear from you within 60 days, we will have to arrange "force-placed" insurance for the property. However, force-placed insurance does not cover liability, loss to contents, theft, or other significant risks. Also, the premiums may be more expensive than they would be for coverage you purchase. This will increase your monthly payment.

To avoid this complication, please contact your insurance agent immediately to obtain coverage from an acceptable company. Be sure your mortgage loan number appears on the policy, with Synovus Mortgage Corp. listed as the mortgagee.

Thank you for taking care of this matter promptly. If you have any questions, please call an Insurance Representative between 8 a.m. and 5 p.m. Central Time. We can be reached at 205-874-1459 or toll-free at 1-800-803-0803.

Sincerely,

<Name>

Insurance Department