

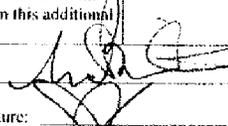
Renewal/Advances to Customers with Previously Charged-Off Debt

Bank Division Number: <u>912</u>	Transaction Date: <u>5/15/2012</u>
Name of Borrower:	Gateway Centre, LLC
Names on Charge-Off (if different from borrower):	Deerfoot Marketplace, North Hixson, LLC; Coosa Street Partners, LLC
Current book balance on note to be renewed and/or advanced against:	\$734,047.59
Amount of Proposed Additional Advance (if renewal with no fee's advance = Zero):	\$0
Amount of total Charge-offs on the relationship:	\$1,902,038.47
Loan Number(s) to which advance/renewal is to be made:	72434956-10

This is to be a: Renewal of existing debt after payment of accrued interest and collection of additional fees and costs from borrower, in cash
 Renewal of existing Line of Credit at current balance after payment of accrued interest and collection of additional fees and costs from borrower in cash and no ability to advance over current balance
 Extension by Forbearance Agreement - No additional advances:
 Insurance or taxes by _____ advancing on the note _____ expensing.
 If advanced, resulting LTV is within supervisory limits
 Cumulative Advances or Expenses < \$50,000
 Cumulative Advances or Expenses > \$50,000 (Requires SNV Credit Committee Approval) **Forward the entire package to Toni Cash in Credit Risk for inclusion on the logs.**
 Other advances - includes requests to renew Lines of Credit with availability greater than current balance. **Requires Regulator approval.**

For all requests please answer the questions below and attach the underwriting package.

Document the reasons for the additional advances and plans of action or progress made by the Bank to strengthen the credit.	This request is for a forbearance agreement for 6 months. This should allow the customer sufficient time to sell the remaining two lots securing the note. The guarantors will be responsible for any deficiency that could result from the subsequent sale of the collateral. Borrower will also make interest only payments each month. If either the required lot sales do not occur or the interest payments become delinquent, the Bank has the option of pursuing foreclosure.
Document why the failure to extend such credit would be detrimental to the best interest of the Bank.	
Document how the Bank's position would be improved by extending such credit.	
Add any additional comments that may justify or explain this additional advance.	

Lending Officer:  Tel. # 205-868-6134
 Division CEO Signature: _____
 Print Name of Division CEO: John Couch Approval Date: 5/15/12
 Email signed copy to: Toni Cash (tonicash@snovus.com) Revised 9/1/2011

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