

# Information

## Effective date

November 09, 2007

## Use

The *Margin Agreement* (Form 630309) may be used to impose margin requirements on securities held as collateral. This includes certificated securities held by SunTrust or securities maintained in a securities account. The account may be a SunTrust account or an account maintained by a third party, such as a broker or securities intermediary.

This form is used:

- when the margin requirement applies to a single loan or obligation
- which is secured by a single item of collateral consisting of (i) a single securities account or (ii) one or more certificated securities covered by a single security agreement; and
- a single advance rate and margin rate apply
- When the margin requirement applies to *all obligations* of the borrower or borrowers identified, for multiple collateral items (which may be owned by multiple owners) or when the advance rate and margin call rate vary, depending upon the type of asset included in the collateral, refer to Margin Agreement (Multiple Advance Rates) 630520 in this system.

## Instructions

The table below shows section names and descriptions for the items required in the Margin Agreement (Form 630309).

Section	Description
<b>as of</b>	<i>Effective date</i> of the agreement.
<b>by and between</b>	<i>Name(s)</i> of all collateral Owner(s).
Borrowers (Heading implied)	<i>Name</i> of the Borrowers for the "Loan" (credit transaction to which the margin requirement applies).  <b>Note:</b> Borrower name should agree with the name(s) on the note or agreement.
<b>principal amount of</b>	<i>Principal amount</i> of the Loan (written out).
<b>dated</b>	<i>Date</i> of the note or agreement evidencing the Loan.
Collateral (Heading implied)	Describe the <i>collateral</i> .  <u>Examples:</u> <ul style="list-style-type: none"><li>• "(<i>Number of shares</i>) shares of (<i>Name of Company</i>) as evidenced by Certificate Number (<i>identification number of certificate</i>, if available), CUSIP # (<i>CUSIP Number</i>) as described in Security Agreement dated (<i>date of Security Agreement</i>)."</li><li>• Financial assets maintained in account No. (<i>account number</i>) held by (<i>Name of Securities Intermediary</i>) as described in Security Agreement dated (<i>date of Security Agreement</i>)."</li><li>• Financial assets maintained in Investment Advisory account No. (<i>account number</i>) held by SunTrust Bank as described in Security Agreement</li></ul>

Section	Description
	dated ( <i>date</i> of Security Agreement).”
<b>Margin Requirement</b>	Enter the following <i>percentages</i> : <ul style="list-style-type: none"> <li>• Advance Percentage – Maximum amount of credit which may be advanced, expressed as a percentage of collateral value.</li> <li>• Repeat Advance Percentage – Same as Advance Percentage, #1 above.</li> <li>• Curable Default Percentage – Maximum amount of credit which that may be outstanding at any one time, expressed as a percentage of collateral value. If this percentage is exceeded, Borrower is in default.</li> <li>• Repeat Curable Default Percentage – Same as Curable Default Percentage, #3 above.</li> <li>• Repeat Advance Percentage – Same as Advance Percentage, #1 above.</li> <li>• Immediate Default Percentage - Generally, the same as Curable Default Percentage, #3 above. Maximum amount of credit that may be outstanding at any one time, expressed as a percentage of collateral value. If this percentage is exceeded, Borrower is in default and the Bank may liquidate collateral.</li> </ul>
<b>Signature(s) of Individual Owner</b>	<i>Signatures</i> of all Owners.
<b>Signature(s) of Individual Borrower</b>	<i>Signatures</i> of all Borrowers, if different than the Owners.
<b>SunTrust Bank</b>	<i>Signature</i> of Loan Officer executing the Agreement on behalf of SunTrust.