



## Good Delivery Requirements

### USDA/RD Government Guaranteed Loans sold through the Single & Multi Note Option Rural Development — Business and Industry, Community Programs, Water and Waste Disposal, & Rural Energy for America Program

*Note: Loan must be properly closed and fully disbursed prior to settlement date in the secondary market.*

#### Documents to be included in all transaction packages:

**A. Assignment Guarantee Agreement (Current Form RD 5001-6)**

This form must be the current published form, obtained from your USDA office, or on FHN's Website.

1. This form must be the original published document, must be assigned to **FHN Financial Capital Markets**, and must not predate the Loan Note Guarantee (Form RD 5001-5). Copies will not be accepted.
2. All signatures on last page must be original signatures. Facsimile/Digital signatures are unacceptable.
3. This form must have no white-outs, mark-outs, or any other methods of correction.
4. Please type the USDA Borrower Loan Identification Number exactly as it appears on the Loan Note Guarantee (Form RD 5001-4).

**B. Payment History indicating the current status of Borrower;** if new loan, please send transcript showing date(s) and amounts of disbursement(s) to borrower.

**C. The Note (as defined in the applicable Agency regulations)**

1. This form must be a copy.
2. Note must have no white outs, mark-outs, or any other methods of correction.
3. Any modifications to the original Note must accompany the Note. Agency approval in letter form is required for any change dated after the date of the Loan Note Guarantee.

**D. Loan Note Guarantee (Current Form RD 5001-4)**

1. This form is provided by the Agency after the loan is guaranteed.
2. This document must be a copy executed by USDA Rural Development. Digital signatures are acceptable on this form.
3. This form must have no white-outs, mark-outs, or any other methods of correction.

**E. Prepayment Pass-Through Letter**

If prepayment penalty language is incorporated in the Note, a Prepayment Pass-Through Letter from the originating Lender must be prepared and addressed to FHN Financial Capital Markets as indicated on [sample letter](#). The Letter should state the Lender's intent to pass through to the holder a pro rata share of any prepayment collected from the borrower. One (1) original letter on Lender letterhead with original signature should be included for each transaction.

F. **If the seller is not the original Lender, three (3) Transfer Documents must be properly executed, assigning the loan from seller to purchaser. If the loan is already in the Secondary Market, include all Transfer Documents representing the chain of ownership from the original holder to the current purchaser.**

1. Transfer document must have no white-outs, mark-outs, or any other methods of correction.
2. All signatures must be original. Facsimile/Digital signatures are unacceptable.

Please submit the document package to:

FHN Financial Capital Markets  
Attn: Settlement Dept.  
920 Memorial City Way, Suite 1100  
Houston, TX 77024

Should you have any questions regarding the above information, please contact your FHN Financial Sales Representative or a Government Loan Specialist at 1.800.489.3232.

*Disclaimer is located on the last page of this document.*



FHN FINANCIAL  
CAPITAL MARKETS

FHN FINANCIAL  
SECURITIES CORP.

FHN FINANCIAL  
CAPITAL ASSETS CORP.

FHN FINANCIAL  
PORTFOLIO ADVISORS

FHN FINANCIAL  
MAIN STREET ADVISORS

FHN FINANCIAL  
MUNICIPAL ADVISORS

**800.456.5460 | [www.fhnfinancial.com](http://www.fhnfinancial.com)**

Although this information has been obtained from sources which we believe to be reliable, we do not guarantee its accuracy, and it may be incomplete or condensed. This is for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. All herein listed securities are subject to availability and change in price. Past performance is not indicative of future results, and changes in any assumptions may have a material effect on projected results. Ratings on all securities are subject to change.

FHN Financial Capital Markets, FHN Financial Portfolio Advisors, and FHN Financial Municipal Advisors are divisions of First Horizon Bank. FHN Financial Securities Corp., FHN Financial Main Street Advisors, LLC, and FHN Financial Capital Assets Corp. are wholly owned subsidiaries of First Horizon Bank. FHN Financial Securities Corp. is a member of FINRA and SIPC — <http://www.sipc.org>.

FHN Financial Municipal Advisors is a registered municipal advisor. FHN Financial Portfolio Advisors is a portfolio manager operating under the trust powers of First Horizon Bank. FHN Financial Main Street Advisors, LLC is a registered investment advisor. None of the other FHN entities, including FHN Financial Capital Markets, FHN Financial Securities Corp., or FHN Financial Capital Assets Corp. are acting as your advisor, and none owe a fiduciary duty under the securities laws to you, any municipal entity, or any obligated person with respect to, among other things, the information and material contained in this communication. Instead, these FHN entities are acting for their own interests. You should discuss any information or material contained in this communication with any and all internal or external advisors and experts that you deem appropriate before acting on this information or material.

FHN Financial, through First Horizon Bank or its affiliates, offers investment products and services. Investment products are not FDIC insured, have no bank guarantee, and may lose value.

11.15.19