Good Delivery Requirements
USDA/RBS Government Guaranteed Loans sold through the Multi-Note Option
Rural Business — Cooperative Service (Business & Industry Loans)

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. Loan Note Guarantee (Form RBS - 4279-5)
   1. This form is provided by the Agency after the loan is guaranteed.
   2. This form must be the original current Agency-issued document.
   3. All signatures must be the original signatures. Facsimile signatures are unacceptable.
   4. This form must have no white-outs, mark-outs, or any other methods of correction.

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 the original.
   2. All signatures must be the original signatures. Facsimile signatures are unacceptable.
   3. Note must have no white outs, mark-outs, or any other methods of correction.
   4. 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. Assignment and Servicing Agreement (Lender prepares this document)
   1. Document is available on the FHN Website.
   2. This document must be the original.
   3. All signatures must be the original signatures. Facsimile signatures are unacceptable.
   4. This document must define the pass through of any prepayment penalty.
   5. 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 signatures are unacceptable.

Disclaimer is located on the last page of this document.
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