

Good Delivery Requirements

USDA Government Guaranteed Loans sold through the Multi Note Option Rural Utility Service (RUS), Rural Housing Service: Community Facility (RHS)

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, RBS - 4279-6)

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 Financial 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.

Please submit the document package to:

FHN Financial Capital Markets
Attn: Settlement Dept.
920 Memorial City Way, 11th Floor
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.



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

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.

11.18.19