

**AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT**

This is to give notice that First Horizon Home Loan Corporation (the Referring Party) has a business relationship with FEDERAL FLOOD CERTIFICATION CORPORATION (the Service provider) and with TOTAL MORTGAGE SOLUTIONS, L.P. (the Service Provider). The nature of the business relationship is an affiliate of the Referring Party. Both of the Service Providers and Referring Party are Operating Subsidiaries of First Tennessee Bank National Association. Because of this relationship, this referral may provide First Horizon Loan Corporation a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan or purchase, sale or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

**FEDERAL FLOOD CERTIFICATION CORPORATION**

4000 Horizon Way  
Irving, Texas 75063

Life of the Loan One-time Flood Certification \$24.00  
FHHL to FHHL Refinances \$10.00

**TOTAL MORTGAGE SOLUTIONS, L.P.**

1400 Corporate Drive #100  
Irving, Texas 75038

Tax Services Fee - A fee to track the payment of property taxes for the life of the loan, including, if taxes are escrowed, the procurement and payment of property tax bills. \$90.00

IN THE EVENT YOU DO NOT PROVIDE US WITH WRITTEN DESIGNATION OF AN ACCEPTABLE SERVICE PROVIDER OTHER THAN FEDERAL FLOOD CERTIFICATION CORPORATION OR TOTAL MORTGAGE SOLUTIONS, L.P. WITHIN THREE (3) BUSINESS DAYS OF THE DATE OF THIS DISCLOSURE, WE WILL AUTHORIZE FEDERAL FLOOD CERTIFICATION CORPORATION AND/OR TOTAL MORTGAGE SOLUTIONS, L.P. TO PERFORM THE FLOOD CERTIFICATION AND THE TAX SERVICE FOR THE PROPERTY WHICH WILL SECURE YOUR LOAN. IF YOUR LOAN IS CLOSED AND YOU PROVIDED FIRST HORIZON HOME LOAN CORPORATION WITH WRITTEN DESIGNATION OF AN ACCEPTABLE SERVICE PROVIDER WITHIN THIS TIME PERIOD, PLEASE CONTACT FEDERAL FLOOD AT (800) 449-3322 OR TOTAL MORTGAGE SOLUTIONS, L.P. AT (888) 217-5449 TO OBTAIN A REFUND.

First Horizon Home Loan Corporation (the Referring Party) has a business relationship with Total Credit Services (the Credit Bureau Service Provider). The nature of the relationship is that the Referring Party is a wholly owned subsidiary of First Tennessee Bank National Association (FTB). FTB also directly or indirectly owns 40% of the shares of the Credit Bureau Service Provider. Because of this relationship, we want you to know that this referral may provide First Horizon Home Loan Corporation a financial or other benefit.

Below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan or purchase, sale or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES, OR THE BEST RATE FOR THESE SERVICES, OR BEST VALUE.

**TOTAL CREDIT SERVICES**

610 South Industrial Blvd.  
Euless, Texas 76040  
877-339-4390

\$ \_\_\_\_\_

IN THE EVENT YOU DO NOT PROVIDE US WITH THE WRITTEN DESIGNATION OF AN ACCEPTABLE SERVICE PROVIDER OTHER THAN TOTAL CREDIT SERVICES WITHIN THREE (3) BUSINESS DAYS OF THE DATE OF THIS DISCLOSURE, WE WILL AUTHORIZE TOTAL CREDIT SERVICES TO PERFORM THE CREDIT BUREAU SERVICES NECESSARY IN CONNECTION WITH YOUR LOAN. IF YOU PROVIDED FIRST HORIZON HOME LOAN CORPORATION WRITTEN DESIGNATION OF AN ACCEPTABLE SERVICE PROVIDER WITHIN THE SPECIFIED THREE DAY TIME PERIOD AND FIRST HORIZON HOME LOAN CORPORATION UTILIZED TOTAL CREDIT SERVICES IN LIEU OF THE ACCEPTABLE SERVICE PROVIDER AS INDICATED IN WRITING BY YOU, PLEASE CONTACT YOUR FIRST HORIZON HOME LOAN CORPORATION BRANCH OR YOUR LOAN ORIGINATOR TO OBTAIN A REFUND.

**ACKNOWLEDGEMENT**

I/we have read this disclosure form and understand that First Horizon Home Loan Corporation is referring me/us to purchase the above-described services from the Service Provider and may receive a financial or other benefit as the result of this referral.

\_\_\_\_\_  
Applicant 1

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Loan Originator/First Horizon Home Loan Corporation

\_\_\_\_\_  
Date

\_\_\_\_\_  
Property Address