

STATE OF OREGON DISCLOSURES

Carefully read the following disclosure. It contains information regarding your legal rights. If you have any questions, please contact your Mortgage Consultant or Processor/Closer. Please sign the State of Oregon Disclosure Acknowledgment and return it to your Mortgage Consultant or Processor/Closer.

APPLICATION DISCLOSURE

Advance Fees

The following fees are being charged in connection with the processing of your loan application. Other fees not shown here may be payable later and are shown on the Good Faith Estimate of Closing Costs. Nonrefundable fees are subject to applicable limitations of state or federal law. If these fees are being accepted by the mortgage lender or mortgage broker, such lender or broker cannot guarantee approval of the loan application or acceptance into a particular loan program.

<u>Name of Fee</u>	<u>Amount</u>	<u>Important Information</u>
Application Fee	\$ _____	The application fee will be applied toward the cost of processing the loan. The fee is nonrefundable.
Appraisal Fee Deposit	\$ _____	The deposit will be applied toward the total cost of the appraisal, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.
Credit Report Deposit	\$ _____	The deposit will be applied toward the total cost of the credit report, which may exceed the amount of the deposit. The deposit is refundable only if the loan is denied or withdrawn prior to the Lender ordering the credit report.

OR. Admin Rules Sections 441-875-030(8) & (9) & 441-875-040(5) & (6)

LENDER CONTACT: If you have any questions regarding your application, please contact your Mortgage Consultant or your processor/closer at the following address and phone number:

INSURANCE NOTICE

Unless you provide **First Horizon Home Loan Corporation** with evidence of the insurance coverage as required by our loan agreement, we may purchase insurance at our expense to protect our interest. This insurance may, but need not, also protect your interest. If the collateral becomes damaged, the coverage we purchase may not pay any claim you make or any claim made against you. You may later cancel this coverage by providing evidence that you have obtained property coverage elsewhere.

You are responsible for the cost of any insurance purchased by **First Horizon Home Loan Corporation**. The cost of this insurance may be added to your loan balance. If the cost is added to your balance, the interest rate on the underlying loan will apply to this added amount. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of coverage.

The coverage purchased by **First Horizon Home Loan Corporation** may be considerably more expensive than insurance you can obtain on your own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.