

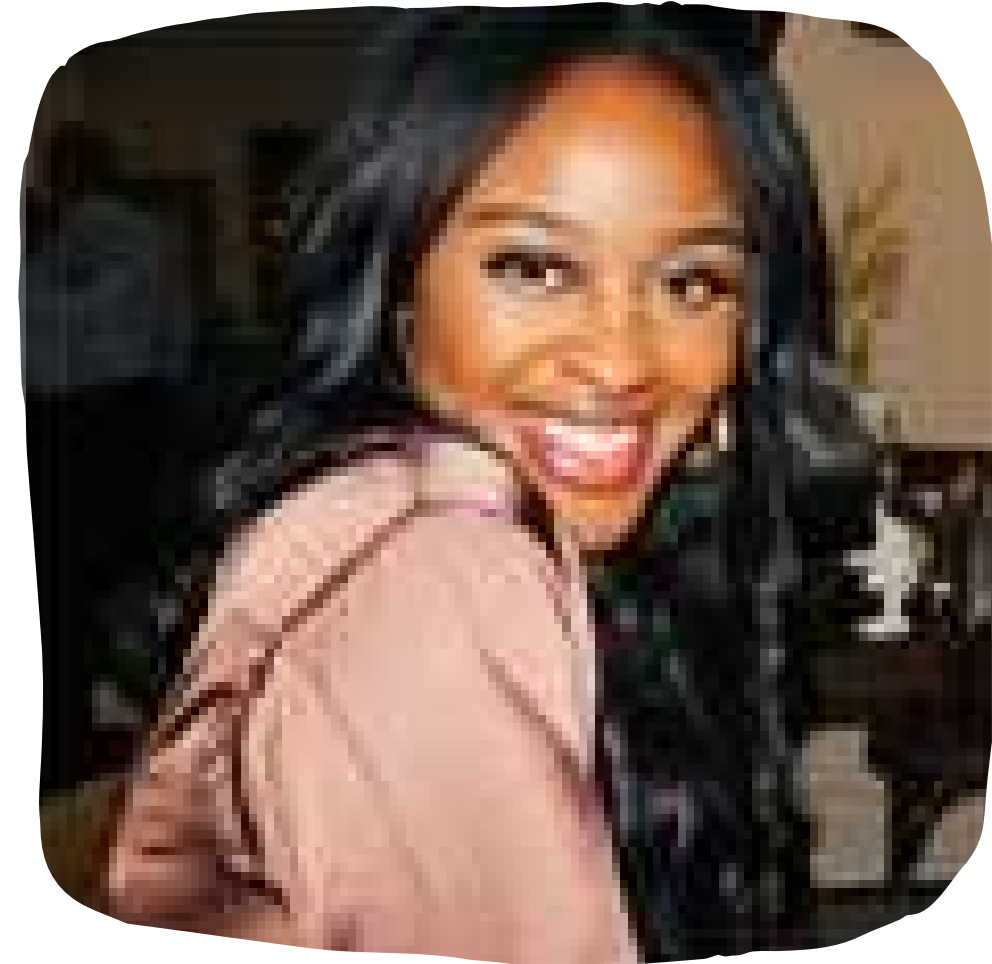


Hello
Everyone!

Meet The Team



Pilar Johnson



Kayla Wright

Affordable Housing Products

Ready for a new home to call your own? At First Horizon Bank, we want to make that possible with a mortgage that fits your needs. That's the goal of our Affordable Housing Program. We can help you get into a new home with a low down payment and no private mortgage insurance requirement.

Need down payment assistance?

- **The First Responder Grant Program:** If you're an active first responder, medical/healthcare worker or educator, you can qualify for up to \$10,000.¹ This is for homebuyers purchasing a primary residence in a low- to moderate-income census tract and/or whose annual income is 80% or less than the Area Median Income (AMI).^{2, 3}
- **The Homebuyer Grant Program (HGP):** Receive up to \$9,000¹ in down payment assistance for homebuyers who are either low- to moderate-income and/or purchasing a primary residence in a low- to moderate-income census tract and/or whose annual income is 80% or less than the Area Median Income (AMI).^{2, 3}

We can also help with solutions that make mortgages more affordable.

- **First Horizon *Home Start* Mortgage:** This portfolio mortgage product is designed to assist borrowers purchasing or refinancing a primary residence in a low- to moderate-income census tract.

Key features:

- No mortgage insurance required.
Up to 100% Loan-to-Value (LTV) allowed on purchases.^{2, 3, 4}
- Rate/term refinance and cash-out refi allowed.⁵
- Either the borrower's income cannot exceed 80% of the AMI for property location, or the subject property must be within a low- to moderate-income census tract.

Makes Your Home Possible

When you are ready to buy a home and looking for a program with a low down payment, HomePossible may be your solution! This unique mortgage option is for owner-occupied, primary residences and offers down payments as low as 3% of the sales price. Ask about our exclusive offer that includes lender paid mortgage insurance at no cost to the borrower!

Program benefits

- You don't have to be a first-time home buyer
- Designed for credit-worthy, low to moderate income borrowers or purchasing a primary residence in a low or moderate income census tract
- Flexible down payment funding
- Lender paid mortgage insurance at no cost to the borrower
- Down payment assistance programs available if property located in First Horizon full-scope assessment area
- Up to 97% LTV for 1-unit properties
- Up to 95% LTV for 2-4 unit properties

If first-time home buyer, homeownership education course required. Freddie Mac's homeownership education course is available online to help prepare you for your home purchase.

