



*Building strength, stability and
self-reliance through shelter.*

March 31, 2022

Mr. James W. Corkery
Assistant Vice President - Supervision, Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery,

I am writing today in support of TD Bank (TD) and in recognition of the relationship that Habitat for Humanity of Hillsborough County (Habitat Hillsborough) has with TD Bank. We have been received support from TD Bank in Hillsborough County, FL for the last few years.

Since 1987, Habitat Hillsborough has been giving a hand up to diverse, low- and moderate-income families in our community through homeownership. Our goal is to help families break the cycle of poverty and build long-term financial security. Household income for Habitat homeowners is low to moderate, falling between 30% and 80% of Area Median Income. Successful candidates have steady income and the means to make monthly home payments, but cannot qualify for a traditional mortgage. Habitat Hillsborough offers a loan that keeps a new home's monthly payments affordable, no more than 30% of a family's income, even with taxes and insurance costs. In addition to securing their own stable and affordable home, Habitat homeowners begin to build wealth that will benefit their family for generations. Our work also helps address the racial gap in homeownership in the region: in fiscal year 2020, 58% of the new homes we constructed were purchased by Black families and 26% by Hispanic families.

Habitat Hillsborough has worked with TD Bank to secure funding through the Federal Home Loan Bank of Pittsburgh Affordable Housing Program. This has resulted in two significant awards that is assisting us as we build 2 neighborhoods. In addition, we were recently informed that we were awarded the Housing for Everyone grant that will fund the implementation of a credit repair program to ensure we are able to assist more families.

On behalf of Habitat Hillsborough County, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. You may reach me at tforcier@habitat-hillsborough.org.

Sincerely,

Tina Forcier
Chief Executive Officer



April 1, 2022

Mr. James W. Corkery
Assistant Vice President - Supervision, Regulation & Credit
Federal Reserve Bank of Philadelphia
Ten Independence Mall, Philadelphia, PA 19106
Email: comments.applications@phil.frb.org

Mr. Jason Almonte
Director for Large Bank Licensing
Office of the Comptroller of the Currency
340 Madison Avenue, Fifth Floor
New York, New York 10173
Email: LargeBanks@occ.treas.gov

RE: TD Bank, NA to acquire First Horizon Bank

Dear Mr. Corkery and Mr. Almonte,

I write in support of TD Bank (TD) and in recognition of the relationship that my organization, Transitional Housing Corporation d/b/a Housing Up, has with TD Bank. Housing Up has been working with and has received financial support from TD Bank in Washington, DC since 2014.

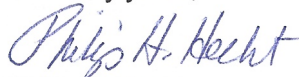
Since 1990, Housing Up has provided comprehensive case management services to families, seniors and veterans who have experienced homelessness and has developed affordable housing in the District of Columbia. We currently serve almost 900 households and have more than 1500 units of affordable rental housing in our development pipeline.

Over the years Housing Up has worked with TD, the bank has provided valuable advice and assistance with our operating and investment accounts, and the TD Charitable Foundation has awarded us several substantial grants that have enabled us to develop more affordable housing in the District of Columbia.

On behalf of Housing Up, I am pleased to support TD Bank in their application to receive approval to acquire First Horizon. We know they will continue their work in our community, and we look forward to working with them on additional projects in the future.

Please let me know if I can answer any question or provide any additional details. My email address is phecht@housingup.org.

Sincerely yours,


Philip H. Hecht
President & CEO

