



First Horizon Loan Number:

We listen. We understand. We care. Most importantly, we want to help you.

At First Horizon Home Loans, we know that no one intends to miss mortgage payments, but the delinquency of your loan is a serious matter that could ultimately result in foreclosure. We want you to realize, however, that you may still have the opportunity to regain control and protect your home. Our Loss Mitigation Department wants to work with you, but we need you to work with us. Your prompt response to this correspondence is the first, and most important, step. (If you've already made your payment or contacted us, please disregard this letter. And thank you!)

Every homeowner may encounter situations beyond their control that make it difficult to meet their mortgage obligations. We recognize that each person's situation is different, but we are unable to assess your situation unless you work with us. The Loss Mitigation professionals at First Horizon Home Loans are not collection agents. They are specially trained to examine all aspects of your situation and explain your available options.

Time is of the essence. We urge you to review the informational brochure provided in this packet. Then complete the enclosed Borrower Financial Statement form and return it, along with the following information:

- 1) Last two year's tax returns with schedules and W2 forms
- 2) Copy of last two months' pay stubs
- 3) Bank statements covering all accounts for last two months
- 4) Hardship letter explaining reason for delinquency
- 5) Proof of hardship (divorce decree, layoff letter, medical bills, etc.)
- 6) Copy of listing agreement, if applicable
- 7) Copy of the estimated closing costs, if applicable
- 8) Copy of signed contract, if applicable

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Without this information, we cannot help you. With it, we can begin working with you to find a solution. You can mail the information to us at: First Horizon Home Loans
Mail Stop 6203
4000 Horizon Way
Irving, TX 75063-9987

Or to start the process immediately, you may fax the information to us at 214-441-7382, 214-441-7390 or 214-441-7392.

At First Horizon Home Loans, we value our customers and we place a high priority on maintaining a positive relationship with you. We hope you feel as strongly about protecting your home as we do about trying to help you. All you need to do to start the process is to call 1-800-707-9998

PLEASE NOTE THAT WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WILL BE USED FOR THAT PURPOSE. IF YOU ARE A CHAPTER SEVEN DEBTOR, WE ARE NOT SEEKING PERSONAL LIABILITY AGAINST YOU, BUT ARE PURSUING OUR RIGHTS AGAINST THE PROPERTY.

Sincerely,

First Horizon Home Loan
4000 Horizon Way
Irving TX 75063
1(800) 707-9998 ext: 33805

Loan Number:	Property Address:
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BORROWER FINANCIAL STATEMENT

*First Horizon Home Loans
Loss Mitigation CC #6207
4000 Horizon Way
Irving, TX 75063*



Please review BOTH PAGES for completeness/accuracy and return it, signed and dated.

PART A BORROWER INFORMATION

Borrower Name	Social Security No.	Co-Borrower Name	Social Security No.	
Borrower Home Phone No. ()		Co-Borrower Home Phone No. ()		
Primary Home: Street Address		Co-Borrower Primary Home: Street Address (if different from Borrower)		
Borrower Employer	Position	Co-Borrower Employer	Position	
Borrower Work Phone No. ()	Employment Dates From: To:	Co-Borrower Work Phone No. ()	Employment Dates From: To:	

PART B DEPENDENTS

Name	Relationship	Date of Birth	In Daycare (Y/N)	

of Adults _____ # of Children _____ # of Car(s) _____

What is the amount of funds you immediately have available to apply toward your mortgage delinquency? \$ _____

PART C MONTHLY HOUSEHOLD INCOME

Description	Borrower Income	How Often Paid	Part-Time Income	How Often Paid	Co-Borrower Income	How Often Paid	TOTALS
Gross Salary / Wages 1 (include all employers)	\$		\$		\$		
2 Overtime Pay	\$		\$		\$		
3 Commission	\$		\$		\$		
4 Bonuses	\$		\$		\$		
TOTAL INCOME 5 (add lines 1 - 4)	\$		\$		\$		\$
LESS:							
6 (Federal Income Tax)	\$		\$		\$		
7 (FICA)	\$		\$		\$		
8 (State Income Tax)	\$		\$		\$		
9 (401(k) & Other Savings)	\$		\$		\$		
TOTAL DEDUCTIONS 10 (add lines 6 - 9)	\$		\$		\$		\$
TOTAL NET INCOME 11 (subtract line10 from 5)							\$
12 Interest / Dividends	\$		\$		\$		
13 Alimony / Child Support	\$		\$		\$		
14 Social Security	\$		\$		\$		
15 Income from a Boarder	\$		\$		\$		
16 Gross Property Rent Inc.	\$		\$		\$		
17 Other Income	\$		\$		\$		
18 Specify Source: TL. "OTHER" INCOME 19 (add lines 11 - 17)	\$		\$		\$		\$
GRAND TOTAL 20 (add lines 11 & 19)							\$

PART D MONTHLY HOUSEHOLD EXPENSES				
Installment Payments	Monthly Payment	Balance Due	Mths. Past Due	Ofc. Use Only
1 Installments for Car 1	\$	\$		
2 Installments for Car 2	\$	\$		
3 1st Mortgage	\$	\$		
4 Second Mortgage	\$	\$		
5 Home Equity Loan	\$	\$		
6 Credit Card 1	\$	\$		
7 Credit Card 2	\$	\$		
8 Credit Card 3	\$	\$		
Utilities Expenses				
9 Electric and Heating Fuel	\$	\$		
10 Water & Sewer & Garbage	\$	\$		
11 Telephone	\$	\$		
12 Security System(s)	\$	\$		
13 Cable T.V./Satellite Dish	\$	\$		
14 Rent not included in monthly installments	\$	\$		
Food, Clothing and other items				
15 Food	\$	\$		
16 Clothing	\$	\$		
17 Laundry and Dry Cleaning	\$	\$		
18 Housekeeping Supplies	\$	\$		
Vehicle Operating Costs & Public Transport Costs (not car payments)				
19 Gas	\$	\$		
20 Bus Fare / Subway	\$	\$		
21 Car Pool	\$	\$		
22 Train	\$	\$		
23 Other	\$	\$		

Loan Number: _____ **Property Address:** _____

Other Miscellaneous Expenses	Monthly Payment	Balance Due	Mths. Past Due	Ofc. Use Only
24 Child Support Expenses	\$	\$		
25 Child Care Expenses	\$	\$		
26 Payments for support of additional dependents not living at home	\$	\$		
27 HOA or condo fees	\$	\$		
28 Home Maintenance (Repairs and Upkeep)	\$	\$		
29 Home Owner or Renters Insurance	\$	\$		
30 Life Insurance	\$	\$		
31 Health Insurance	\$	\$		
32 Auto Insurance	\$	\$		
33 Medical and Dental Expenses	\$	\$		
34 Alimony, Maintenance and support paid to others	\$	\$		
35 Religious/Charitable Contributions	\$	\$		
36 Tuition Expenses	\$	\$		
37 Recreation, Clubs, Entertainment	\$	\$		
38 Vacation Expenses	\$	\$		
39 Spending Money	\$	\$		
40 Regular expenses from operation of Business, Profession or Farm	\$	\$		
41 Taxes (not deducted from wages or included in home mtg. pmts)	\$	\$		
42 Other Monthly Expenses #1	\$	\$		
43 Other Monthly Expenses #2	\$	\$		
TOTAL EXPENSES (add lines 1 - 43)				\$

PART E OTHER MISCELLANEOUS INCOME				
1 Regular income from operation of Business, Profession or Farm	\$	\$		
2 Personal or Retirement Income	\$	\$		
3 Food Stamps	\$	\$		
4 Other (please specify)	\$	\$		
TOTAL MISC. INCOME (add lines 1 - 4)	\$			\$

PART F PROJECTIONS				
1 Tax Refund	Amt. Expected:	\$	Date:	
2 Insurance Claim	Amt. Expected:	\$	Date:	
3 Bonus	Amt. Expected:	\$	Date:	
6 New Job	Amt. Expected:	\$	Date:	

PART G ASSETS/LIABILITIES					
Liquid Assets:				Net Value	
1	Cash			\$	
2	All Checking and Savings Accounts			\$	
3	Certificates of Deposit (CDs)			\$	
4	Stocks/Bonds/Mutual Funds			\$	
5	All Retirement Assets (401(k)s, IRAs, etc.)			\$	
6	TOTAL LIQUID ASSETS (add lines 1 - 5)			\$	
Non-Liquid Assets:			Est. Value (A)	Amt. Owed (B)	Net Value (A minus B)
7	Primary Home		\$	\$	\$
8	Other Real Estate		\$	\$	\$
9	Automobile(s) Make: _____ Mo _____ Year: _____		\$	\$	\$
10	Make: _____ Mo _____ Year: _____		\$	\$	\$
11	Cash Value of Life Insurance		\$	\$	\$
12	Personal Property (computers, art, furniture, etc.)		\$	\$	\$
13	Other Assets (limited partnerships, etc.)		\$	\$	\$
14	TOTAL NON-LIQUID ASSETS (add lines 7 - 13)			\$	
15	TOTAL NET VALUE (add lines 6 & 14)			\$	

PLEASE NOTE:

Processing Time Frame

All packages are reviewed in the order in which they are received. The average review period for a new package is 15 days. Please be advised that collection, and or foreclosure activity will continue on your account until such a time that a workout has been completed.

If your loan is in Foreclosure, and / or has a foreclosure sale date

If there is a foreclosure sale scheduled on your property, this package is not a promise to cancel or postpone the foreclosure sale. A complete package has to be received at least 5 business days before your foreclosure sale to be considered a workout.

Credit Counseling

If you have an FHA insured mortgage and have not received consumer credit counseling, you should contact HUD approved credit agency for assistance. To contact one of these agencies in your area dial 1-800-569-4287. Please contact them today for additional financial assistance.

AUTHORIZATION AND ACKNOWLEDGMENT

I obtained a Mortgage Loan secured by the above referenced property. I have described my current financial condition with this application for assistance, which will reflect my ability to afford the home if my intention is to keep it, or will reflect my hardship if my intent is to dispose of the home. I certify that all data presented herein, as well as attachments, are true, accurate and correct to the best of my knowledge. I understand that submission of this application in no way obligates the Mortgage Servicer, Investor or Insurer to provide assistance to me and that more supporting documentation may be required.

By signing this Financial Statement, I hereby authorize my Mortgage Servicer and/or Mortgage Insurer to: 1. Order a credit report from any credit reporting agencies. 2. Verify, when deemed necessary, any current or previous employment, bank accounts, tax returns, or assets. 3. Release any and all data concerning my application and mortgage account.

I agree that if it is determined that the financial information provided herein has been misrepresented by me and such misrepresentations have induced motion by the Mortgage Servicer, Investor, and/or Insurer that would not have been taken had the true facts been known, I shall be liable for any and all losses or damages suffered by the Mortgage Servicer, Investor and Insurer.

Submitted this _____ day of _____, 200__

Borrower Signature

Co-Borrower Signature