FIRST TENNESSEE | FIRST HORIZON

THIS FORM IS ONLY REQUIRED TO BE COMPLETED IF A THIRD PARTY IS HELPING NEGOTIATE TERMS OF THE MORTGAGE

First Tennessee Bank National Association does not participate in your selection of an Agent. Before you complete this form, please read the enclosed FBI information on fraud awareness.

THIRD PARTY / AGENT AUTHORIZATION

The Borrowers named below hereby designate the Agent/Person named below to discuss and negotiate payment assistance in connection with the loan specified below and authorize First Tennessee Bank National Association (the "Bank") to deal with the Agent/Person in such matter. The Bank is authorized to share all information about the loan with the Agent/Person, including, but not limited to, documents, statements, correspondence, account history, and balance information.

Although the Agent/Person is authorized to negotiate the terms of any payment assistance with the Bank, the Agent/Person is not authorized to sign any loan documents on my behalf.

This authorization will remain in effect until the Bank receives written notice from me sent to the Bank as provided below that this authorization has been terminated.

Agent/Person Information:

Full Legal Name:_____
Address (No P.O. Boxes):_____
_____
Telephone Number:_____

Loan Information:

Borrowers:_____
Loan Number (last 4 digits):_____
Property Address:_____
_____

Signature of Borrowers:

_____	_____
Signature	Signature
_____	_____
Printed Name	Printed Name
_____	_____
Date	Date

Daytime Telephone Number:_____

Please complete and return to:

First Horizon/First Tennessee Bank National Association
Attention: Consumer Credit Solutions Center

By Fax: 877-226-9926
By Mail: 1555 Lynnfield Road, Building C, Memphis, TN. 38119

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are a named party in a bankruptcy case or if you have received a bankruptcy discharge for the above referenced indebtedness, this letter is for notice purposes only and is not an attempt to collect a debt from you personally.

During these uncertain economic times, there are many unscrupulous people looking to line their pockets at the expense of others' misfortunes. One of the most effective ways to defend yourself against foreclosure fraud is awareness. According to the Federal Trade Commission, if you or someone you know is looking for a loan modification or other help to save a home, avoid any business that:

- Offers a guarantee to get you a loan modification or stop the foreclosure process;
- Tells you not to contact your lender, lawyer, or a housing counselor;
- Requests upfront fees before providing you with any services;
- Encourages you to transfer your property deed to title to them;
- Accepts payment only by cashier's check or wire transfer; or
- Pressures you to sign papers you haven't had the chance to read thoroughly or that you don't understand.

Contact your local authorities or your state's attorney general if you think you've been a victim of foreclosure fraud.

Source: FBI.gov (an official site of the U.S. Federal Government, U.S. Department of Justice)