First Tennessee Bank National Association does not participate in your selection of an Agent. Before completing and signing, please read the FBI information on fraud awareness at the bottom of this form.

THIRD PARTY / AGENT AUTHORIZATION

The Borrowers named below hereby designate the Agent/Person named below to discuss and negotiate payment assistance options 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 options 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:	
Name/Title:	
Company Name (if applicable):	
Address (No P.O. Boxes):	
Telephone Number:	
Loan Information:	
Borrower(s):	
Loan Number:	
Property Address:	
Signature of Borrowers: Signature	Signature
Printed Name	Printed Name
Date	Date
Daytime Phone Number:	Daytime Phone Number:
Please complete and return to: First Horizon/First Tennessee Bank I Attention: Consumer Credit Solution	
By Fax: 877-813-1587	

By Mail: 300 Court Avenue, Fifth Floor, Memphis, TN 38103

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