



First Horizon
Home Loan Corporation
4000 Horizon Way
Irving, Texas 75063
www.fhhlc.com

[REDACTED]

Date: August 28, 2009

Account Number: [REDACTED]

Property Address:
[REDACTED]
[REDACTED]

FOREBEARANCE AGREEMENT

PLEASE NOTE THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOUR DEBT WAS DISCHARGED IN A CHAPTER 7 BANKRUPTCY AND YOU DID NOT REAFFIRM, WE ARE NOT SEEKING PERSONAL LIABILITY ON THE NOTE. WE ARE PURSUING OUR RIGHTS AGAINST THE PROPERTY AS PROVIDED IN THE SECURITY AGREEMENT, WHICH MAY INCLUDE FORECLOSURE.

Pursuant to our telephone conversation of August 28, 2009, your loan is in default. In consideration of forbearance of your loan payments for a period of time, it is necessary that you indicate by signing this letter and enclosed agreement verifying your acceptance of same.

It is agreed by both parties that there is no obligation of the lender to enter into this restructuring or forbearance agreement but is doing so upon the representation of the debtor. The debtor has requested and needs the forbearance and the lender is giving valuable consideration as a result of the forbearance. The debtor does not intend to file a bankruptcy after the agreement is executed. In the event a bankruptcy is filed, the debtor agrees to allow the lender to obtain Relief from the Automatic Stay in order to foreclose on the mortgage.

All of the provisions of the note and security instrument, except as herein provided, shall remain in full force and effect, including but not limited to any payment adjustments due to escrow analysis or other adjustments as incorporated into the note. Upon the breach of any provision of this agreement, foreclosure proceedings will be instituted according to the terms of the note and security instrument without regard to this instrument. Upon completion of this agreement regular monthly installments (as stipulated in the mortgage contract) will resume.



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The pre-agreement status of Borrower(s) Loan Credit Reporting will be reported monthly to all respective credit reporting agencies for the duration of this Agreement and thereafter. Accordingly, for this duration of this Agreement and thereafter, FHHL will report Borrower(s) Loan as delinquent if Borrower(s) Loan is not completely current under Borrower(s) Loan documents, even if Borrower(s) make timely payments to FHHL in accordance with the schedule.

Please be advised that all payments in this "Forbearance Agreement" must be made in the form of CERTIFIED FUNDS (Cashier's Check, Money Order, Western Union Quick Collect). NO PERSONAL CHECKS WILL BE ACCEPTED.

Please execute the original and first copy of this letter along with the enclosed agreement, and return them immediately.

Enclosure

ACCEPTED AND AGREED THIS _____ day of _____, 20____.

Return to:
First Horizon Home Loans
Attention: COLLECTIONS
4000 Horizon Way, Suite 100
Irving, TX 75063

Mortgagor Signature

Co-Mortgagor Signature

[Redacted]



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FORBEARANCE AGREEMENT:

PLAN	DATE	AMT	PLAN	DATE	AMT
01	09/04/09	521.12	02	10/01/09	521.12
03	11/01/09	521.12	04	12/01/09	521.12
05	01/01/10	521.12	06	02/01/10	521.12

I understand and acknowledge the terms of this agreement executed by my/our hand(s) this _____ day of _____, 20_____.

Return to:
First Horizon Home Loans
Attention: COLLECTIONS
4000 Horizon Way, Suite 100
Irving, TX 75063

████████████████████

Accepted by First Horizon Home Loans

Loan Counselor's Signature

Date

████████████████████