

**Reporting Form
For Business, Individual or NY State Entity reporting a
"Breach of the Security of the System"
Pursuant to the Information Security Breach
and Notification Act (General Business Law §889-aa;
State Technology Law §208)**

Name of Business, Individual or State Entity First Horizon Home Loans Corporation
 Date of Discovery of Breach: 8-17-06
 Estimated Number of Affected Individuals: 4
 Date of Notification to Affected Individuals: 8-29-06
 Manner of Notification: written notice
 electronic notice (email)
 telephone notice

Are you requesting substitute notice? Yes No (If yes, attach justification)

Content of Notification to Affected Individuals: Describe what happened in general terms and what kind of information was involved. Please attach copy of Notice.

In September 2005, physical storage media with sensitive customer information (subscriber information from 1999 through 2002) was stolen from a Paymap facility. The original investigation did not reveal that sensitive, confidential customer information was stolen. Subsequently, the theft was discovered through the course of an unrelated mail fraud investigation by postal authorities and Paymap was made aware on 8-11-06. Paymap notified FH on 8-17-06, then provided a letter of explanation on 8-21-06.

Name of Business or Individual Contact Person: C. W. Rutledge
 Title: SVP & Assistant General Counsel
 Telephone number: 901-523-4724
 Email: cwrutledge@firsthorizon.com

Dated: 8-30-06
 Submitted by: Amy Kaiser
 Title: Manager, Customer Advocacy Group
 Address: 1755 Lynnfield, Memphis, TN 38119
 Email: apkaiser@ftb.com
 Telephone: 901-257-6119 Fax: 901-257-6575

FIRST HORIZON.
HOME LOANS
P. O. Box 191090
San Francisco, CA 94119

[REDACTED]

[REDACTED]

Re: Important Information Regarding Your Privacy and your Equity Accelerator® Program Subscription

Dear [REDACTED]:

We are writing to inform you of an incident that may have affected the privacy of some of your personal, non public information set forth below. The incident was the result of a burglary in September 2005 at a limited access storage facility belonging to Paymap Inc. Paymap collects and maintains your data under its contract with First Horizon Home Loan to provide processing and administrative services in support of your participation in the First Horizon Home Loan Equity Accelerator® Program. We recommend that you review the information provided in this notice to protect yourself against any potential misuse of your personal information.

Computer disks containing Equity Accelerator® subscriber information from the years 1999 through 2002 were among the items stolen. Information on the disks may have included your name, address, telephone number, Social Security number, loan account number(s), bank account information, a copy of your signature and copies of your voided or cleared personal checks. To the best of our knowledge, the burglary was committed by a single individual who was not an employee of and is in no way connected with Paymap or First Horizon Home Loan.

At the time of the burglary, Paymap's search of the facility and its inventory gave no indication that information related to you was accessed or stolen. Immediately after discovery of the burglary, Paymap took steps to secure the facility and further removed all potentially sensitive information to a more secure area designated for storage of personal confidential information at its main corporate facility in San Francisco.

Although the burglary occurred in September 2005, Paymap only recently became aware of the potential data security breach, when they were contacted by the U.S. Postal Inspector. In the course of an ongoing investigation, local police and postal inspectors confiscated a number of stolen items, including the Paymap computer disks. Paymap immediately began an internal investigation to determine if a data security breach occurred, and the extent thereof. Paymap then notified First Horizon Home Loan of the situation.

We wanted to notify you promptly so we can help you take immediate action to respond to any improper use of this information. We apologize for any inconvenience this matter may cause and encourage your vigilance in all your financial matters during the next twelve to twenty-four months. In addition, it is in your best interest to:

- o Monitor and review your bank account and immediately report any unauthorized withdrawals or other unauthorized activity to your banking institution.
- o Place a fraud alert on your credit files. A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. You can place a fraud alert on your files and receive a free credit report by contacting any of the three national credit reporting agencies listed below. Once the fraud alert has been placed with an agency, that agency will send a notification to the other two credit reporting agencies.

Experian	Equifax	TransUnion
888-397-3742	800-525-6285	800-680-7289
www.experian.com	www.equifax.com	www.transunion.com

- o Periodically obtain credit reports from the nationwide credit reporting agencies (available at no cost to you at www.annualcreditreport.com) and review them carefully. Look for accounts that you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything that you do not understand, immediately call the credit reporting agency at the telephone number listed on your report.

To further assist you in detecting any misuse of your information, Paymap is offering you a **free one-year membership** in a credit monitoring service provided by Equifax. Equifax Credit Watch™ Gold with 3-in-1 Monitoring will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three credit reporting agencies. The service will also provide you with automatic notification of key changes to your credit files from any of the three agencies, wireless and customizable alerts, free 3-in-1 Credit Report, unlimited Equifax Credit Reports™, \$20,000 in identity theft protection with \$0 deductible (certain limitations and exclusions may apply), and 24-by-7 live agent Customer Service to assist you in understanding the content of your Equifax credit information and to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

How to Enroll

Equifax has a simple Internet-based verification and enrollment process.

Visit: www.myservices.equifax.com/tri

- o Step 1 – Registration: complete the form with your contact information (name, address, telephone #, Social Security Number, date of birth, e-mail address). The information is provided in a secured environment.
- o Step 2 – Verify Your Identity: Equifax will verify your identity by asking you up to two security questions.
- o Step 3 – Order Summary: During the "check out" process, provide the following promotional code: PMY-1817907364 in the "Enter Promotion Code" box. (case sensitive, no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit" button at the bottom of the page.
- o Step 4 - Go to the Member Center: Under "Product List" select Credit Watch Gold with 3-in-1 Monitoring to access the product features.

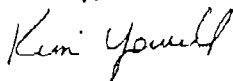
If you do not have access to the Internet or wish for any other reason to enroll in Credit Watch by mail instead of the online service, please fill out the attached form and fax or mail it to the number/address listed on the form. You will also need the Promotional Code PMY-1817907364 to enroll. The deadline for enrolling in the free Equifax Credit Watch™ Gold with 3-in-1 Monitoring program is December 1, 2006.

For more information on identity theft, we suggest that you also visit the Federal Trade Commission Internet site at www.consumer.gov/theft or 1-877-IDTHEFT.

We understand that you may have concerns about this issue. To help, Paymap and First Horizon Home Loan have established a toll-free hotline that you may call with questions. That hotline number is 1-800-519-1942.

We deeply regret this incident and any inconvenience that it may cause our customers. Consumer data protection is a high priority for Paymap and First Horizon Home Loan and we are actively working with the appropriate law enforcement agencies to prosecute those responsible for this theft to the fullest extent of the law. We can assure you that we are evaluating our data security procedures to help prevent similar incidents in the future.

Sincerely,



Kim Yowell, Senior Vice President
Servicing Manager



August 28, 2006

[REDACTED]

Re: Important Information Regarding Your Privacy and your Equity Accelerator® Program Subscription

[REDACTED]

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- o Monitor and review your bank account and immediately report any unauthorized withdrawals or other unauthorized activity to your banking institution.
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- o Periodically obtain credit reports from the nationwide credit reporting agencies (available at no cost to you at www.annualcreditreport.com) and review them carefully. Look for accounts that you did not open. Look for inquiries from creditors that you did not initiate. And look for personal information, such as home address and Social Security number, that is not accurate. If you see anything that you do not understand, immediately call the credit reporting agency at the telephone number listed on your report.

To further assist you in detecting any misuse of your information, Paymap is offering you a **free one-year membership** in a credit monitoring service provided by Equifax. Equifax Credit Watch™ Gold with 3-in-1 Monitoring will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three credit reporting agencies. The service will also provide you with automatic notification of key changes to your credit files from any of the three agencies, wireless and customizable alerts, free 3-in-1 Credit Report, unlimited Equifax Credit Reports™, \$20,000 in identity theft protection with \$0 deductible (certain limitations and exclusions may apply), and 24-by-7 live agent Customer Service to assist you in understanding the content of your Equifax credit information and to provide personalized identity theft victim assistance and in initiating an investigation of inaccurate information.

How to Enroll

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- o **Step 1 – Registration:** complete the form with your contact information (name, address, telephone #, Social Security Number, date of birth, e-mail address). The information is provided in a secured environment.
- o **Step 2 – Verify Your Identity:** Equifax will verify your identity by asking you up to two security questions.
- o **Step 3 – Order Summary:** During the "check out" process, provide the following promotional code: PMY-1508251906 in the "Enter Promotion Code" box. (case sensitive, no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit" button at the bottom of the page.
- o **Step 4 - Go to the Member Center:** Under "Product List" select Credit Watch Gold with 3-in-1 Monitoring to access the product features.

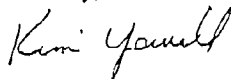
If you do not have access to the Internet or wish for any other reason to enroll in Credit Watch by mail instead of the online service, please fill out the attached form and fax or mail it to the number/address listed on the form. You will also need the Promotional Code PMY-1508251906 to enroll. The deadline for enrolling in the free Equifax Credit Watch™ Gold with 3-in-1 Monitoring program is December 1, 2006.

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Sincerely,



Kim Yowell, Senior Vice President
Servicing Manager



August 28, 2006

[REDACTED]

Re: Important Information Regarding Your Privacy and your Equity Accelerator® Program Subscription

De: [REDACTED]

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- o Step 2 – Verify Your Identity: Equifax will verify your identity by asking you up to two security questions.
- o Step 3 – Order Summary: During the "check out" process, provide the following promotional code: PMY-1333978704 in the "Enter Promotion Code" box. (case sensitive, no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit" button at the bottom of the page.
- o Step 4 – Go to the Member Center: Under "Product List" select Credit Watch Gold with 3-in-1 Monitoring to access the product features.

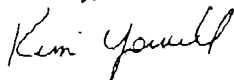
If you do not have access to the Internet or wish for any other reason to enroll in Credit Watch by mail instead of the online service, please fill out the attached form and fax or mail it to the number/address listed on the form. You will also need the Promotional Code PMY-1333978704 to enroll. The deadline for enrolling in the free Equifax Credit Watch™ Gold with 3-in-1 Monitoring program is December 1, 2006.

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Sincerely,



Kim Yowell, Senior Vice President
Servicing Manager



August 28, 2006

[Redacted]

Re: Important Information Regarding Your Privacy and your Equity Accelerator® Program Subscription

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- o Step 2 - Verify Your Identity: Equifax will verify your identity by asking you up to two security questions.
- o Step 3 - Order Summary: During the "check out" process, provide the following promotional code: PMY-480903145 in the "Enter Promotion Code" box. (case sensitive, no spaces, include dash.) After entering your code press the "Apply Code" button and then the "Submit" button at the bottom of the page.
- o Step 4 - Go to the Member Center: Under "Product List" select Credit Watch Gold with 3-in-1 Monitoring to access the product features.

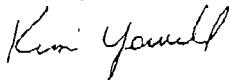
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Kim Yowell, Senior Vice President
Servicing Manager

