



February 11, 2009

VIA FEDERAL EXPRESS
AND CERTIFIED MAIL
RETURN RECEIPT REQUESTED

[REDACTED]
Brownsville, Texas 78526

Dear [REDACTED]

Please read this letter and the enclosed Notice about the foreclosure on your house (lot) that is scheduled on March 3, 2009.

On October 27, 2006, First Horizon Home Loans, a division of First Tennessee Bank National Association ("First Horizon") made a loan to Grande Valley Homes, also known as Casa Linda Homes. Grande Valley used First Horizon's loan to build a home (buy a lot) which it sold to you on January 31, 2007, but they did not pay First Horizon off.

Grande Valley has also stopped paying us on our loan to them. Because they stopped paying us on the loan and for other reasons, we are foreclosing on the house (lot).

The foreclosure sale of your house (lot) will be on March 3, 2009.

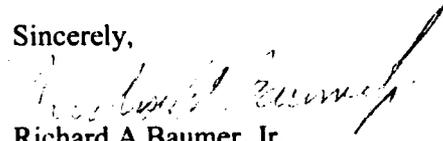
Please read the enclosed Notice of Substitute Trustee's Sale. While we are not legally required to send you the attached Notice, we wanted to let you know about the foreclosure. Even though we have sent this letter and the enclosed Notice to you, it does not obligate us to send you any further letters or notices.

It would be good for you to show this letter and the enclosed Notice to your accountant, banker, or mortgage broker. They may be able to help you obtain financing so you can make a bid at the foreclosure sale for your house or lot. If you are the winning bidder using a new loan, the old loan due Grande Valley will be canceled and you would then only owe on your new loan.

If you do nothing, the house (lot) will be sold at the foreclosure sale and you will no longer be the owner.

If your accountant, banker, or mortgage broker has any questions, please ask them to give me a call at 727-712-0287, ext. 1.

Sincerely,


Richard A Baumer, Jr.
Vice President, Senior Loan Rehab Officer
First Tennessee Bank for
First Horizon Home Loans

First Horizon Construction Lending
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Clearwater, FL 33759
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STATE'S
EXHIBIT

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