

# Exhibit A

44

***First Horizon Home Loans, A Division of First Tenn National Association  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *First Horizon Home Loans, A Division of First Tenn National Association and Address)*  
*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of*  
*Specialist and Telephone Number)*  
*Account Number (Number)*  
*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *First Horizon Home Loans, A Division of First Tenn National Association* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

## **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

## **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

Very truly yours,

*First Horizon Home Loans, A Division of First Tenn National Association*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

Garden State Consumer Credit Counseling, Inc.  
225 Willowbrook Road  
Freehold, NJ 07728  
1-800-992-4557

Jersey Counseling & Housing Development, Inc.  
29 South Blackhorse Pike  
Blackwood, NJ 08012  
(856) 227-3683

Mercer County Hispanic Association  
200 E. State Street - 2nd Floor  
Trenton, NJ 08607  
(609) 392-2446

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

Paterson Task Force for Community Action, Inc.  
155 Ellison Street  
Paterson, NJ 07505  
(973) 279-2333

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

Housing Coalition of Central Jersey  
78 New Street  
New Brunswick, NJ 08901  
(732) 249-9700

Jersey Counseling & Housing Development, Inc.  
1840 South Broadway  
Camden, NJ 08104  
(856) 541-1000

Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

Morris County Fair Housing Council  
65 Spring Street  
Morristown, NJ 07963  
(973) 538-2975

Paterson Coalition for Housing, Inc.  
262 Main Street, 5th Floor  
Paterson, NJ 07505  
(973) 684-5998

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

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***Superior Mortgage Corp.  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *Superior Mortgage Corp. and Address)*

*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)*

*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Superior Mortgage Corp.* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*. Mortgage Electronic Registration Systems, Inc. is the mortgagee of record, solely as nominee for the Lender.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

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#### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on

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Very truly yours,

*Superior Mortgage Corp.*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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**List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

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# Exhibit A

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**GMAC Bank  
Mailing Address  
City, State Zip Code**

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *GMAC Bank and Address)*

*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)*

*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *GMAC Bank* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*. Mortgage Electronic Registration Systems, Inc. is the mortgagee of record, solely as nominee for the Lender.

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## PUBLIC NOTICE

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DIVISION OF BANKING  
THE COMMISSIONER**

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***The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA6 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement***

***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA6 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*

*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)*

*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
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*Agreement* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

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Very truly yours,

*The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA6 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and*

*Servicing Agreement*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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**List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

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400 Main Street  
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1-800-NJ OWNER  
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# Exhibit A

48

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and*

serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

### **RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer)*.

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

## **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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## **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number (Servicer)*.

Very truly yours,

*The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-AA1, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement*

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

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New Jersey Department of Community Affairs  
(609) 633-6204\*

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

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Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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225 Willowbrook Road  
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Monmouth County Human Services  
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(732) 431-7998

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Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

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(973) 279-2333

Urban League for Bergen County  
106 West Palisade Avenue  
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(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
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(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
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Housing Coalition of Central Jersey  
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Middlesex County Economic Opportunities Corporation  
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Morris County Fair Housing Council  
65 Spring Street  
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Paterson Coalition for Housing, Inc.  
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Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
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(856) 451-6330

**UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

# Exhibit A

51

***The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA1, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement***

***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA1, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA1, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and serviced

by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

### **RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer)*.

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

## **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

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*Agreement* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

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*Account Number (Number)*

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## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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Freehold, NJ 07728  
1-800-992-4557

Jersey Counseling & Housing Development, Inc.  
29 South Blackhorse Pike  
Blackwood, NJ 08012  
(856) 227-3683

Mercer County Hispanic Association  
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Trenton, NJ 08607  
(609) 392-2446

Monmouth County Human Services  
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(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

Paterson Task Force for Community Action, Inc.  
155 Ellison Street  
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(973) 279-2333

Urban League for Bergen County  
106 West Palisade Avenue  
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(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
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78 New Street  
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110 Cohansey Street  
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# Exhibit A

54

***The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement***

***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*

*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)*

*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05-FA6, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and serviced

by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

### **RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer)*.

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

## **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

## **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

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# Exhibit A

55

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

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*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

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# Exhibit A

56

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

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DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

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Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

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400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

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10 Washington Street  
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(732) 244-2351, ext. 14

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(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
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253 Nassau Street  
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(609) 924-2896

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(856) 541-1000

Middlesex County Economic Opportunities Corporation  
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65 Spring Street  
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(973) 538-2975

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(973) 684-5998

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

**UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

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# Exhibit A

57

***The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA8, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement***

***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)*

*(Property Address)*

*(Borrowers Name)*

*(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA8, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*

*Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)*

*Account Number (Number)*

*Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH06-FA8, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and serviced

by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

### **RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer)*.

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

## **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

## **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

## **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number (Servicer)*.

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***Mailing Address  
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***Mailing Address  
City, State Zip Code***

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Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance  
Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

Garden State Consumer Credit Counseling, Inc.  
225 Willowbrook Road  
Freehold, NJ 07728  
1-800-992-4557

Jersey Counseling & Housing Development, Inc.  
29 South Blackhorse Pike  
Blackwood, NJ 08012  
(856) 227-3683

Mercer County Hispanic Association  
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Trenton, NJ 08607  
(609) 392-2446

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

Paterson Task Force for Community Action, Inc.  
155 Ellison Street  
Paterson, NJ 07505  
(973) 279-2333

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

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78 New Street  
New Brunswick, NJ 08901  
(732) 249-9700

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1840 South Broadway  
Camden, NJ 08104  
(856) 541-1000

Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

Morris County Fair Housing Council  
65 Spring Street  
Morristown, NJ 07963  
(973) 538-2975

Paterson Coalition for Housing, Inc.  
262 Main Street, 5th Floor  
Paterson, NJ 07505  
(973) 684-5998

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

**UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

# Exhibit A

60

***The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement***

***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)*

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2007-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and*

serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

### **RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer)*.

### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

## **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

## **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

## **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (Servicer).

Very truly yours,

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## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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# Exhibit A

61

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH05-03, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)  
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## PUBLIC NOTICE

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DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

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# Exhibit A

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***Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FH07-FA2, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)  
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Department of Banking and Insurance  
Division of Banking  
P.O. Box 040 Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program  
New Jersey Department of Community Affairs  
(609) 633-6204\*

\*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.  
26 South Warren Street  
Trenton, NJ 08608  
(609) 393-5400

Citizen Action (Offices statewide)  
400 Main Street  
Hackensack, NJ 07601  
1-800-NJ OWNER  
(201) 488-2804

Consumer Credit Counseling Service of New Jersey  
185 Ridgedale Avenue  
Cedar Knolls, NJ 07927-1812  
(973) 267-4324

Garden State Consumer Credit Counseling, Inc.  
225 Willowbrook Road  
Freehold, NJ 07728  
1-800-992-4557

Jersey Counseling & Housing Development, Inc.  
29 South Blackhorse Pike  
Blackwood, NJ 08012  
(856) 227-3683

Mercer County Hispanic Association  
200 E. State Street - 2nd Floor  
Trenton, NJ 08607  
(609) 392-2446

Monmouth County Human Services  
Housing Services Unit  
P.O. Box 3000 Freehold, NJ 07728  
(732) 431-7998

Ocean Community Economic Action Now, Inc.  
10 Washington Street  
Toms River, NJ 08753-0773  
(732) 244-2351, ext. 14

Paterson Task Force for Community Action, Inc.  
155 Ellison Street  
Paterson, NJ 07505  
(973) 279-2333

Urban League for Bergen County  
106 West Palisade Avenue  
Englewood, NJ 07631  
(201) 568-4988

Atlantic Human Resources, Inc.  
1 South New York Avenue  
Atlantic City, NJ 08401  
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey  
253 Nassau Street  
Princeton, NJ 08540  
(609) 924-2896

Fair Housing Council of Northern New Jersey  
131 Main Street  
Hackensack, NJ 07601  
(201) 489-3552

Housing Coalition of Central Jersey  
78 New Street  
New Brunswick, NJ 08901  
(732) 249-9700

Jersey Counseling & Housing Development, Inc.  
1840 South Broadway  
Camden, NJ 08104  
(856) 541-1000

Middlesex County Economic Opportunities Corporation  
1215 Livingston Avenue  
North Brunswick, NJ 08902  
(732) 846-6600, ext. 226

Morris County Fair Housing Council  
65 Spring Street  
Morristown, NJ 07963  
(973) 538-2975

Paterson Coalition for Housing, Inc.  
262 Main Street, 5th Floor  
Paterson, NJ 07505  
(973) 684-5998

Tri-County Community Action Agency, Inc.  
110 Cohansey Street  
Bridgeton, NJ 08302  
(856) 451-6330

**UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

# Exhibit A

63

***New York Community Bank as Servicer for the Federal Deposit Insurance  
Corporation as Receiver of AmTrust Bank  
Mailing Address  
City, State Zip Code***

*(Date)*

***Via Certified Mail, Return Receipt Requested & Regular Mail***

*(Borrowers Name)  
(Property Address)*

*(Borrowers Name)  
(Borrower's Mailing Address, if different)*

**Re: New York Community Bank as Servicer for the Federal Deposit Insurance  
Corporation as Receiver of AmTrust Bank and Address)  
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of  
Specialist and Telephone Number)  
Account Number (Number)  
Mortgaged Property at (Mortgaged Premises)**

**NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE  
(N.J.S.A. 2A:50-56)**

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by **New York Community Bank as Servicer for the Federal Deposit Insurance Corporation as Receiver of AmTrust Bank** is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

**RIGHT TO CURE DEFAULT**

You may cure your default by paying or tendering *(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)* within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).*

#### **FAILURE TO CURE**

If you do not cure the default by *(30 days from date of mailing)*, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

#### **RIGHT TO CURE AFTER FORECLOSURE COMMENCED**

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

#### **RIGHT TO TRANSFER OWNERSHIP**

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

#### **RIGHT TO SEEK LEGAL COUNSEL**

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on

the attached Schedule.

### **POSSIBLE FINANCIAL ASSISTANCE**

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

### **IF YOU DISAGREE WITH US**

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact *Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number* (Servicer).

Very truly yours,

**New York Community Bank as Servicer for the Federal Deposit Insurance Corporation as Receiver of AmTrust Bank**

## PUBLIC NOTICE

**BANKING  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF BANKING  
THE COMMISSIONER**

### **Notice Under the Fair Foreclosure Act**

#### **List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure**

**Take notice** that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

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