FIRST HORIZON ASSET SECURITIES INC.  
 Depositor  
 FIRST HORIZON HOME LOAN CORPORATION  
 Master Servicer  
 and  
 THE BANK OF NEW YORK  
 Trustee  
 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
 POOLING AND SERVICING AGREEMENT  
 Dated as of November 1, 2006  
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