

101 Barclay Street, 7 East
New York, NY 10286

Officer: Alexander T. Tonge
212.815.8179
Associate: Nicholas Grieco
212.815.8219



First Horizon Mortgage Pass-Through Trust
Mortgage Pass-Through Certificates, Series 2004-AA3
The Bank of New York, as Trustee

Certificateholder Monthly Distribution Summary

Class	Cusip	Class Description	Certificate Rate Type	Beginning Balance	Pass Through Rate (%)	Principal Distribution	Interest Distribution	Total Distribution	Current Realized Losses	Ending Balance	Cumulative Realized Losses
A1	32051D6B3	Senior	Fix-30/360	4,976,127.51	4.376760	231,963.10	18,149.43	250,112.53	0.00	4,744,164.41	0.00
A2	32051D6C1	Senior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	0.00
A3	32051D6D9	Senior	Fix-30/360	3,485,113.82	4.376760	162,459.22	12,711.26	175,170.48	0.00	3,322,654.60	0.00
AR	32051D6E7	Senior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	0.00
B1	32051D6F4	Junior	Fix-30/360	1,486,598.36	4.376760	22,531.55	5,422.07	27,953.62	-174,790.99	1,638,857.80	1,229,391.79
B2	32051D6G2	Junior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	1,602,956.33
B3	32051D6H0	Junior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	1,073,874.29
B4	32051D6J6	Junior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	929,799.02
B5	32051D6K3	Junior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	768,312.24
B6	32051D6L1	Junior	Fix-30/360	0.00	4.376760	0.00	0.00	0.00	0.00	0.00	534,168.75
Totals				9,947,839.69		416,953.87	36,282.76	453,236.63	-174,790.99	9,705,676.81	6,138,502.43

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Principal Distribution Detail

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
A1	32051D6B3	121,365,000.00	4,976,127.51	231,963.10	0.00	4,744,164.41	0.039090054
A2	32051D6C1	70,000,000.00	0.00	0.00	0.00	0.00	0.000000000
A3	32051D6D9	15,000,000.00	3,485,113.82	162,459.22	0.00	3,322,654.60	0.221510307
AR	32051D6E7	100.00	0.00	0.00	0.00	0.00	0.000000000
B1	32051D6F4	6,600,000.00	1,486,598.36	22,531.55	-174,790.99	1,638,857.80	0.248311788
B2	32051D6G2	2,421,000.00	0.00	0.00	0.00	0.00	0.000000000
B3	32051D6H0	1,540,000.00	0.00	0.00	0.00	0.00	0.000000000
B4	32051D6J6	1,320,000.00	0.00	0.00	0.00	0.00	0.000000000
B5	32051D6K3	1,100,000.00	0.00	0.00	0.00	0.00	0.000000000
B6	32051D6L1	660,188.00	0.00	0.00	0.00	0.00	0.000000000
Totals		220,006,288.00	9,947,839.69	416,953.87	-174,790.99	9,705,676.81	

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Interest Distribution Detail

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Interest Carryforward Amount	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid	Interest Carryforward After Dist.
A1	4,976,127.51	4.376760	4.376760	18,149.43	0.00	0.00	18,149.43	0.00	18,149.43	0.00
A2	0.00	4.376760	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A3	3,485,113.82	4.376760	4.376762	12,711.26	0.00	0.00	12,711.26	0.00	12,711.26	0.00
AR	0.00	4.376760	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B1	1,486,598.36	4.376760	4.376760	5,422.07	0.00	0.00	5,422.07	0.00	5,422.07	0.00
B2	0.00	4.376760	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B3	0.00	4.376760	0.000000	0.00	766.85	0.00	766.85	0.00	0.00	766.85
B4	0.00	4.376760	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B5	0.00	4.376760	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B6	0.00	4.376760	0.000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Totals	9,947,839.69			36,282.76	766.85	0.00	37,049.61	0.00	36,282.76	766.85

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Current Payment Information
Factors per \$1,000

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Principal Distribution	Interest Distribution	Ending Certificate Balance	Pass Through Rate (%)
A1	32051D6B3	121,365,000.00	41.001339019	1.911284967	0.149544185	39.090054052	4.376760
A2	32051D6C1	70,000,000.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
A3	32051D6D9	15,000,000.00	232.340921333	10.830614667	0.847417333	221.510306667	4.376760
AR	32051D6E7	100.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
B1	32051D6F4	6,600,000.00	225.242175758	3.413871212	0.821525758	248.311787879	4.376760
B2	32051D6G2	2,421,000.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
B3	32051D6H0	1,540,000.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
B4	32051D6J6	1,320,000.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
B5	32051D6K3	1,100,000.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
B6	32051D6L1	660,188.00	0.000000000	0.000000000	0.000000000	0.000000000	4.376760
Totals		220,006,288.00	45.216160776	1.895190696	0.164916923	44.115451873	

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Original Collateral Details

Original Mortgage Loan Details

Original Aggregate Loan Count	920
Original Stated Principal Balance	220,006,287.94
Original Weighted Average Mortgage Rate	5.79944%
Original Weighted Average Net Mortgage Rate	5.37544%
Original Weighted Average Remaining Term	360

Current Collateral Details

Beginning Aggregate Loan Count	65
Loans Paid Off or otherwise removed pursuant to the PSA	<u>1</u>
Ending Aggregate Loan Count	64
Beginning Pool Stated Principal Balance	9,947,839.69
Less: Scheduled Principal	36,696.77
Less: Unscheduled Principal	205,466.11
Less: Realized Principal Losses	0.00
Plus: Deferred Interest	<u>0.00</u>
Ending Pool Stated Principal Balance	9,705,676.81
Beginning Weighted Average Mortgage Rate	4.80076%
Beginning Weighted Average Net Mortgage Rate	4.37676%
Ending Weighted Average Mortgage Rate	4.80209%
Ending Weighted Average Net Mortgage Rate	4.37809%
Beginning Weighted Average Remaining Term to Maturity	182
Ending Weighted Average Remaining Term to Maturity	181

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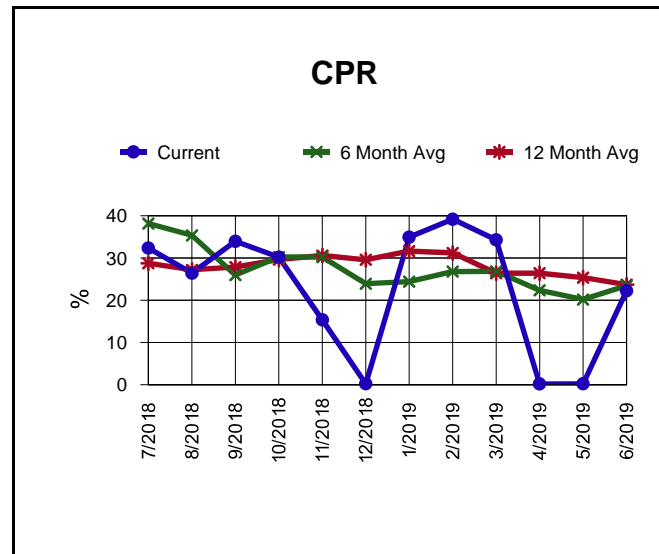
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Prepayment Rate Summary

SMM % Current	2.07308%
SMM % 6 Month Average	2.20038%
SMM % 12 Month Average	2.22647%
CPR % Current	22.22768%
CPR % 6 Month Average	23.43220%
CPR % 12 Month Average	23.67696%



$CPR \text{ (Constant Prepayment Rate)} = 1 - ((1 - SMM)^{12})$

$SMM \text{ (Single Monthly Mortality)} = \text{Unscheduled Principal} / (\text{Beginning Balance} - \text{Scheduled Principal})$

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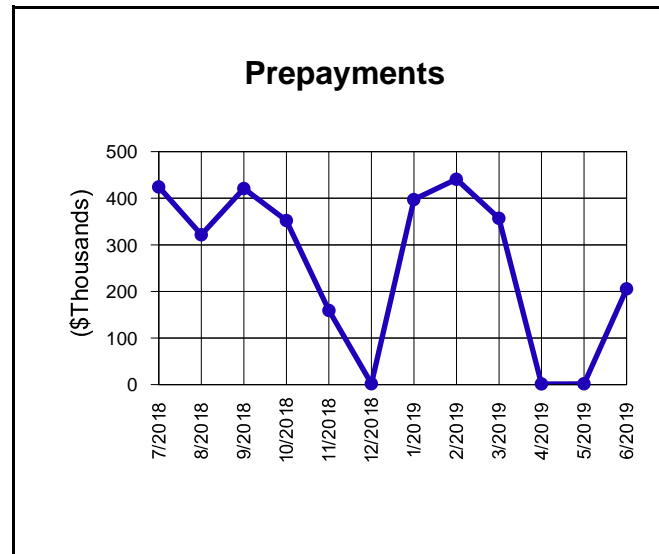
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Prepayment Rate Summary

Prepayment of Principal	204,224.50
Prepayment Interest Excess	0.00
Prepayment Interest Shortfall	0.00
Compensating Interest	0.00
Non-Supported Prepayment Interest Shortfall	0.00



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Group 1 - Delinquency Status

DELINQUENT			BANKRUPTCY			FORECLOSURE			REO			TOTAL		
<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>
1-30			1-30	2	279,487	1-30	0	0	1-30	0	0	1-30	2	279,487
31-60	4	554,393	31-60	0	0	31-60	0	0	31-60	0	0	31-60	4	554,393
61-90	0	0	61-90	0	0	61-90	0	0	61-90	0	0	61-90	0	0
91+	0	0	91+	1	243,160	91+	1	381,930	91+	0	0	91+	2	625,089
	4	554,393		3	522,647		1	381,930		0	0		8	1,458,969
<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>	<u>Days</u>	<u>Count</u>	<u>Scheduled Balance</u>
1-30			1-30	3.125%	2.880%	1-30	0.000%	0.000%	1-30	0.000%	0.000%	1-30	3.125%	2.880%
31-60	6.250%	5.712%	31-60	0.000%	0.000%	31-60	0.000%	0.000%	31-60	0.000%	0.000%	31-60	6.250%	5.712%
61-90	0.000%	0.000%	61-90	0.000%	0.000%	61-90	0.000%	0.000%	61-90	0.000%	0.000%	61-90	0.000%	0.000%
91+	0.000%	0.000%	91+	1.563%	2.505%	91+	1.563%	3.935%	91+	0.000%	0.000%	91+	3.125%	6.440%
	6.250%	5.712%		4.688%	5.385%		1.563%	3.935%		0.000%	0.000%		12.500%	15.032%

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Group 1 - Historical Delinquency Information

Distribution Date	Delinq 30-59 Days		Delinq 60-89 Days		Delinq 90+ Days		Foreclosures		REO		Bankruptcies		Totals	
	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance	#	Balance
6/25/2019	4 6.25%	554,393 5.7120%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 1.56%	381,930 3.9351%	0 0.00%	0 0.0000%	3 4.69%	522,647 5.3850%	8 12.50%	1,458,969 15.0321%
5/25/2019	4 6.15%	902,582 9.0731%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 1.54%	383,605 3.8562%	0 0.00%	0 0.0000%	3 4.62%	524,558 5.2731%	8 12.31%	1,810,744 18.2024%
4/25/2019	3 4.62%	467,242 4.6786%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 1.54%	385,275 3.8579%	0 0.00%	0 0.0000%	3 4.62%	526,462 5.2716%	7 10.77%	1,378,979 13.8080%
3/25/2019	3 4.62%	468,850 4.6767%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	1 1.54%	386,942 3.8597%	0 0.00%	0 0.0000%	3 4.62%	528,357 5.2702%	7 10.77%	1,384,149 13.8065%
2/25/2019	2 3.03%	185,333 1.7788%	1 1.52%	85,668 0.8222%	1 1.52%	388,604 3.7297%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 4.55%	530,244 5.0891%	7 10.61%	1,189,850 11.4197%
1/25/2019	3 4.35%	271,962 2.4955%	1 1.45%	390,263 3.5810%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 4.35%	532,123 4.8826%	7 10.14%	1,194,348 10.9591%
12/25/2018	4 5.63%	664,867 5.8649%	0 0.00%	0 0.0000%	1 1.41%	479,594 4.2306%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	3 4.23%	534,057 4.7110%	8 11.27%	1,678,517 14.8066%
11/25/2018	3 4.23%	349,374 3.0702%	0 0.00%	0 0.0000%	2 2.82%	574,018 5.0443%	1 1.41%	287,909 2.5301%	0 0.00%	0 0.0000%	3 4.23%	535,983 4.7101%	9 12.68%	1,747,284 15.3546%
10/25/2018	3 4.17%	350,624 3.0278%	0 0.00%	0 0.0000%	2 2.78%	576,073 4.9747%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 5.56%	826,732 7.1393%	9 12.50%	1,753,429 15.1419%
9/25/2018	3 4.05%	351,870 2.9387%	1 1.35%	93,357 0.7797%	1 1.35%	484,762 4.0485%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 5.41%	829,560 6.9281%	9 12.16%	1,759,549 14.6950%
8/25/2018	3 3.95%	353,110 2.8390%	1 1.32%	93,686 0.7532%	1 1.32%	486,471 3.9113%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 5.26%	832,376 6.6924%	9 11.84%	1,765,643 14.1959%
7/25/2018	3 3.85%	354,346 2.7675%	1 1.28%	94,014 0.7343%	1 1.28%	488,174 3.8127%	0 0.00%	0 0.0000%	0 0.00%	0 0.0000%	4 5.13%	835,180 6.5228%	9 11.54%	1,771,713 13.8372%

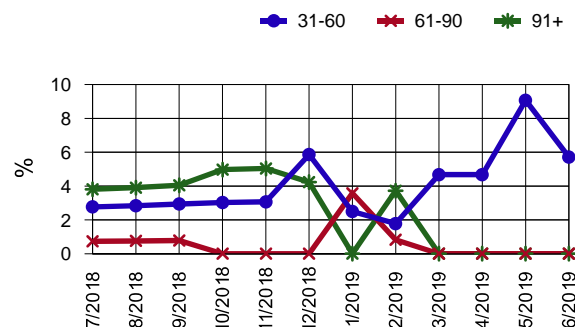
First Horizon Mortgage Pass-Through Trust

Mortgage Pass-Through Certificates, Series 2004-AA3

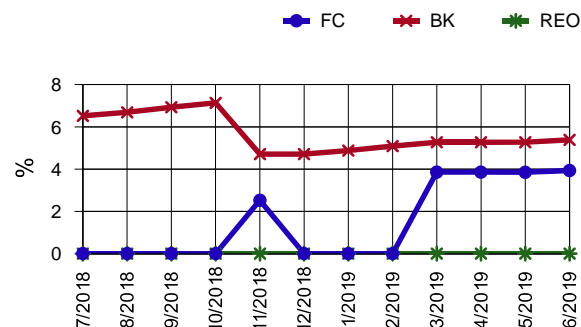
The Bank of New York, as Trustee

Group 1 Delinquency Trends

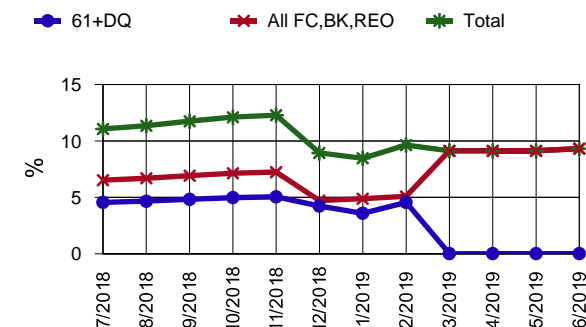
Delinquency Percentages



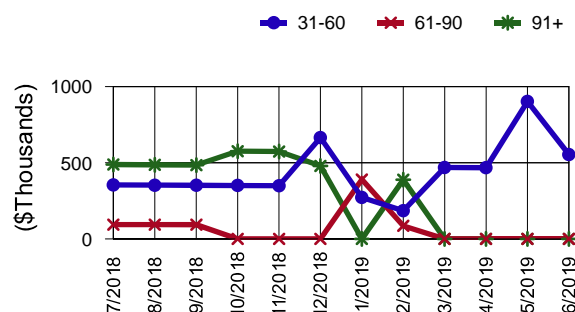
FC, BK, REO Percentages



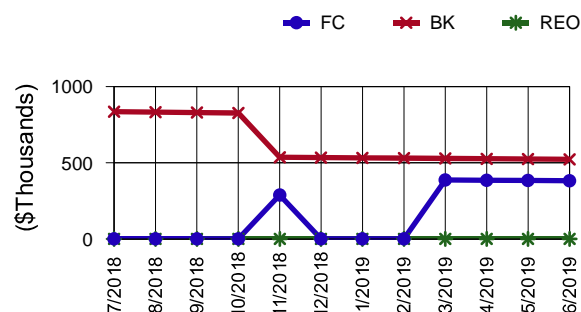
Total Percentages



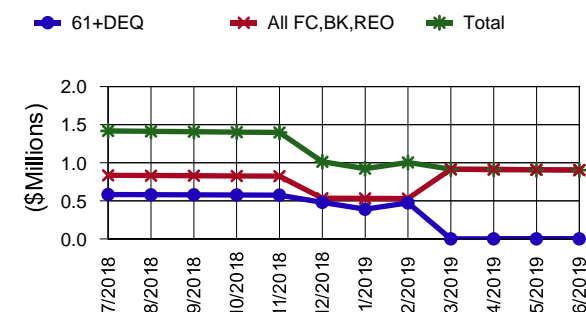
Delinquency Balances



FC, BK, REO Balances



Total Balances



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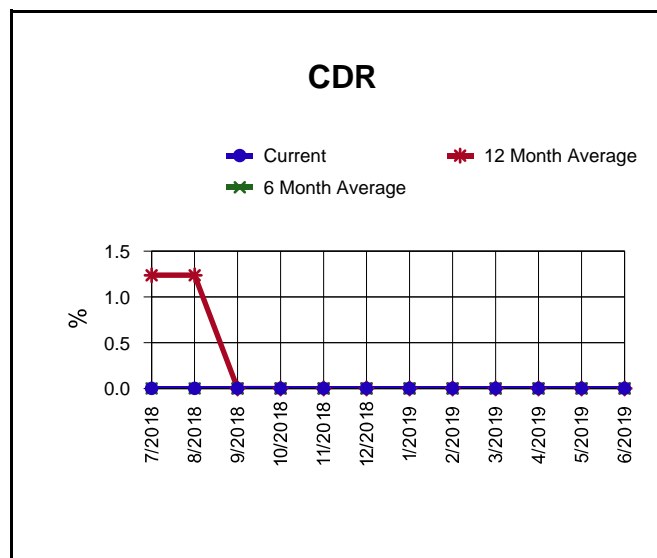


First Horizon Mortgage Pass-Through Trust Mortgage Pass-Through Certificates, Series 2004-AA3 The Bank of New York, as Trustee

Realized Loss Summary

Realized Losses

Current Period Realized Losses	0.00
Cumulative Realized Losses	6,091,575.15
Total Liquidated Loan Balance	0.00
Total Liquidated Proceeds	0.00
Subsequent Recoveries	174,790.99
CDR 1 Month	0.00000%
CDR 6 Month	0.00000%
CDR 12 Month	0.00000%



MDR (Monthly Default Rate) = Beginning Balance Liquidated Loan / Total Beginning Balance
 CDR (Conditional Default Rate) = $1 - ((1 - \text{MDR})^{12})$

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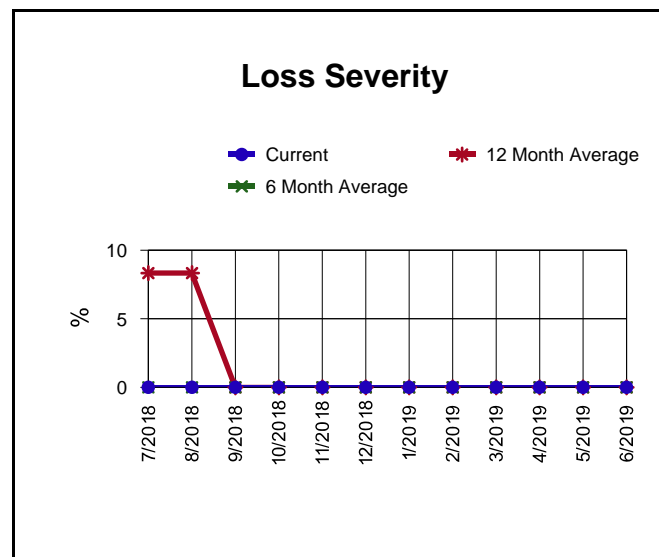
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Realized Loss Summary (Continuation)

Loss Severity - Current Month	0.00000%
Loss Severity - 6 Month Average	0.00000%
Loss Severity - 12 Month Average	0.00000%



Loss Severity = Total Losses / Total Liquidated Balance

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Certificate Account - Deposits

Beginning Balance	0.00
Payments of Interest and Principal	456,701.79
Liquidation Proceeds	0.00
All Other Proceeds	0.00
Other Amounts	0.00
Total Deposits	456,701.79

Certificate Account - Withdrawals

Reimbursement of Servicer Advances	0.00
Payment of Master Servicer Fees	3,465.16
Payment of Sub Servicer Fees	0.00
Payment of Trustee Fees	50
Payment of Other Fees	0.00
Payment of Insurance Premium(s)	0.00
Other Permitted Withdrawals per the PSA	0.00
Payment of Principal and Interest	453,236.63
Total Withdrawals	456,701.79
Ending Balance	0.00

Principal Distribution Amounts

Senior Principal Distribution Amount	394,422.32
Subordinate Principal Distribution Amount	22,531.55
Total Principal Distribution Amount	416,953.87

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Senior and Subordinate Percentages

Senior Percentage	85.05607%
Senior Prepayment Percentage	95.51682%
Subordinate Percentages	14.94393%
Subordinate Prepayment Percentage	4.48318%
Next month's Senior Percentage	83.11%
Next month's Subordinate Percentage	16.89%

Trigger Event

Delinquency Test Value	625,089.45
Maximum Delinquency Test Value	743,299.18
Pass or Fail	PASS
Loss Test Value	6,091,575.15
Maximum Loss Test Value	4,092,356.40
Pass or Fail	FAIL

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Credit Enhancements

Subordination

Credit Support

	<u>Original</u>	<u>Current</u>
Class A	206,365,100.00	8,066,819.01
Class A Percentage	93.799637%	83.114441%
Class B1	6,600,000.00	1,638,857.80
Class B1 Percentage	2.999914%	16.885559%
Class B2	2,421,000.00	0.00
Class B2 Percentage	1.100423%	0.000000%
Class B3	1,540,000.00	0.00
Class B3 Percentage	0.699980%	0.000000%
Class B4	1,320,000.00	0.00
Class B4 Percentage	0.599983%	0.000000%
Class B5	1,100,000.00	0.00
Class B5 Percentage	0.499986%	0.000000%
Class B6	660,188.00	0.00
Class B6 Percentage	0.300077%	0.000000%

Loss Coverage Amounts

Special Hazard Loss Coverage Amount	1,008,693.60
Fraud Loss Coverage Amount	0.00
Bankruptcy Loss Coverage Amount	150,000.00

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First Horizon Mortgage Pass-Through Trust
Mortgage Pass-Through Certificates, Series 2004-AA3
The Bank of New York, as Trustee

Loss Loan Details

Total Realized Losses 0.00

<u>Loan ID</u>	<u>Loss Type</u>	<u>Liquidation Balance /Scheduled Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Previous Status</u>	<u>Current Note Rate</u>	<u>Original Balance</u>	<u>State</u>
<u>Group I</u>	N/A							

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Foreclosure Loan Details

<u>Loan ID</u>	<u>Status</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>State</u>	<u>Months Delinquent</u>	<u>Delinquent Interest</u>
<i><u>Group I</u></i>							
49322332	Existing	373,000.00	381,929.85	3.000	WA	7	959.01
Exist Total		<u>373,000.00</u>	<u>381,929.85</u>				<u>959.01</u>

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Bankruptcy Loan Details

<u>Loan ID</u>	<u>Status</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>State</u>	<u>Months Delinquent</u>	<u>Delinquent Interest</u>
<i><u>Group I</u></i>							
47563945	Existing	154,350.00	125,018.65	5.125	NV	0	535.89
48171383	Existing	192,000.00	154,468.33	5.125	TX	0	662.12
49292360	Existing	300,000.00	243,159.60	5.125	CA	4	1,042.29
Exist Total		<u>646,350.00</u>	<u>522,646.58</u>				<u>2,240.30</u>

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Mortgage Pass-Through Certificates, Series 2004-AA3
The Bank of New York, as Trustee

REO Loan Details

<u>Loan ID</u>	<u>Status</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Current Note Rate</u>	<u>State</u>	<u>Months Delinquent</u>	<u>Delinquent Interest</u>
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Group I

N/A