



By Fax and Regular Mail

Edward Hyne
Assistant Vice President
Legal Department

July 13, 2007

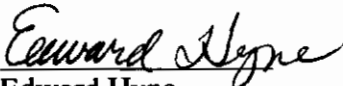
Daniel A. Nelson
State of Idaho
Department of Water Resources
2735 Airport Way
Boise, ID 83705-5082

Re: *Application For Transfer On Water Right 63-3016E*
Property Owners: Paul R. and Karen L. Canegaley
1085 W. Quarter Drive
Eagle, ID 83616

Dear Mr. Nelson:

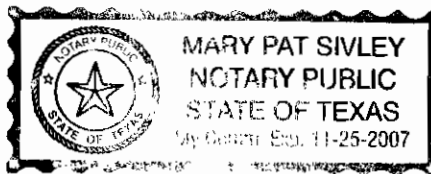
Please be advised that First Horizon Home Loans has no objection to the transfer/processing of water rights filed in the Snake River Basin Adjudication to the Canegaley's property.

Sincerely,


Edward Hyne

Subscribed and sworn to before the undersigned on the 13th day of July 2007.


Mary Pat Sivley
Notary Public in and for
The State of Texas
My Commission expires 11-25-2007



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