



101 Barclay Street, 4W  
New York, NY 10286

Officer: Kelly Crosson  
212-815-3235

Associate: William J. Herrmann  
212-815-7080

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

*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
I-A-1	32051GX83	Senior	Fix-30/360	2,727,909.75	5.692377	1,179.22	12,940.24	14,119.47	0.00	2,726,730.53	0.00
I-A-2	32051GX91	Senior	Fix-30/360	128,440.47	5.692377	55.52	609.28	664.80	0.00	128,384.94	0.00
II-A-1	32051GY25	Senior	Fix-30/360	107,666,318.41	5.875941	2,404,736.92	527,200.76	2,931,937.69	0.00	105,261,581.48	0.00
II-A-2	32051GY33	Senior	Fix-30/360	5,073,588.63	5.875941	113,319.06	24,843.42	138,162.48	0.00	4,960,269.58	0.00
II-A-R	32051GY41	Senior	Fix-30/360	0.00	5.875941	0.00	0.00	0.00	0.00	0.00	0.00
III-A-1	32051GY58	Senior	Fix-30/360	21,735,087.34	6.027087	5,875.74	109,166.04	115,041.78	0.00	21,729,211.60	0.00
III-A-2	32051GY66	Senior	Fix-30/360	1,024,255.80	6.027087	276.89	5,144.40	5,421.29	0.00	1,023,978.90	0.00
IV-A-1	32051GY74	Senior	Fix-30/360	30,894,139.24	5.969656	682,948.15	153,689.49	836,637.63	0.00	30,211,191.10	0.00
IV-A-2	32051GY82	Senior	Fix-30/360	1,456,108.04	5.969656	32,188.83	7,243.72	39,432.55	0.00	1,423,919.20	0.00
B-1	32051GY90	Junior	Fix-30/360	5,304,595.96	5.903950	1,089.30	26,098.39	27,187.69	0.00	5,303,506.66	0.00
B-2	32051GZ24	Junior	Fix-30/360	1,591,179.14	5.903950	326.75	7,828.54	8,155.28	0.00	1,590,852.39	0.00
B-3	32051GZ32	Junior	Fix-30/360	955,306.42	5.903950	196.17	4,700.07	4,896.24	0.00	955,110.25	0.00
B-4	32051GZ40	Junior	Fix-30/360	636,870.95	5.903950	130.78	3,133.38	3,264.16	0.00	636,740.17	0.00
B-5	32051GZ57	Junior	Fix-30/360	530,060.30	5.903950	108.85	2,607.87	2,716.72	0.00	529,951.46	0.00
B-6	32051GZ65	Junior	Fix-30/360	531,472.65	5.903950	109.10	2,614.82	2,723.92	0.04	531,363.51	0.10
Totals				180,255,333.10		3,242,541.28	887,820.42	4,130,361.70	0.04	177,012,791.77	0.10



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*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Unscheduled Principal Adjustments	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
I-A-1	32051GX83	6,584,000.00	2,727,909.75	1,179.22	0.00	1,179.22	0.00	2,726,730.53	0.41414497698
I-A-2	32051GX91	310,000.00	128,440.47	55.52	0.00	55.52	0.00	128,384.94	0.41414497698
II-A-1	32051GY25	130,530,000.00	107,666,318.41	2,404,736.92	0.00	2,404,736.92	0.00	105,261,581.48	0.80641677380
II-A-2	32051GY33	6,151,000.00	5,073,588.63	113,319.06	0.00	113,319.06	0.00	4,960,269.58	0.80641677380
II-A-R	32051GY41	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00000000000
III-A-1	32051GY58	22,918,000.00	21,735,087.34	5,875.74	0.00	5,875.74	0.00	21,729,211.60	0.94812861506
III-A-2	32051GY66	1,080,000.00	1,024,255.80	276.89	0.00	276.89	0.00	1,023,978.90	0.94812861506
IV-A-1	32051GY74	33,841,000.00	30,894,139.24	682,948.15	0.00	682,948.15	0.00	30,211,191.10	0.89273931314
IV-A-2	32051GY82	1,595,000.00	1,456,108.04	32,188.83	0.00	32,188.83	0.00	1,423,919.20	0.89273931314
B-1	32051GY90	5,314,000.00	5,304,595.96	1,089.30	0.00	1,089.30	0.00	5,303,506.66	0.99802534016
B-2	32051GZ24	1,594,000.00	1,591,179.14	326.75	0.00	326.75	0.00	1,590,852.39	0.99802534016
B-3	32051GZ32	957,000.00	955,306.42	196.17	0.00	196.17	0.00	955,110.25	0.99802534016
B-4	32051GZ40	638,000.00	636,870.95	130.78	0.00	130.78	0.00	636,740.17	0.99802534016
B-5	32051GZ57	531,000.00	530,060.30	108.85	0.00	108.85	0.00	529,951.46	0.99802534016
B-6	32051GZ65	532,414.89	531,472.65	109.10	0.00	109.10	0.04	531,363.51	0.99802526517
Totals		212,575,514.89	180,255,333.10	3,242,541.28	0.00	3,242,541.28	0.04	177,012,791.77	



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**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

*Interest Distribution Detail*

Class	Beginning Certificate Balance	Pass Through Rate (%)	Effective Coupon (%)	Current Interest	Deferred Interest	Total Interest Due	Net Interest Shortfall	Interest Paid
I-A-1	2,727,909.75	5.692377	5.692377	12,940.24	0.00	12,940.24	0.00	12,940.24
I-A-2	128,440.47	5.692377	5.692377	609.28	0.00	609.28	0.00	609.28
II-A-1	107,666,318.41	5.875941	5.875941	527,200.76	0.00	527,200.76	0.00	527,200.76
II-A-2	5,073,588.63	5.875941	5.875941	24,843.42	0.00	24,843.42	0.00	24,843.42
II-A-R	0.00	5.875941	0.000000	0.00	0.00	0.00	0.00	0.00
III-A-1	21,735,087.34	6.027087	6.027087	109,166.04	0.00	109,166.04	0.00	109,166.04
III-A-2	1,024,255.80	6.027087	6.027087	5,144.40	0.00	5,144.40	0.00	5,144.40
IV-A-1	30,894,139.24	5.969656	5.969656	153,689.49	0.00	153,689.49	0.00	153,689.49
IV-A-2	1,456,108.04	5.969656	5.969656	7,243.72	0.00	7,243.72	0.00	7,243.72
B-1	5,304,595.96	5.903950	5.903950	26,098.39	0.00	26,098.39	0.00	26,098.39
B-2	1,591,179.14	5.903950	5.903950	7,828.54	0.00	7,828.54	0.00	7,828.54
B-3	955,306.42	5.903950	5.903950	4,700.07	0.00	4,700.07	0.00	4,700.07
B-4	636,870.95	5.903950	5.903950	3,133.38	0.00	3,133.38	0.00	3,133.38
B-5	530,060.30	5.903950	5.903950	2,607.87	0.00	2,607.87	0.00	2,607.87
B-6	531,472.65	5.903950	5.903950	2,614.82	0.00	2,614.82	0.00	2,614.82
Totals	180,255,333.10			887,820.42	0.00	887,820.42	0.00	887,820.42



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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 (%)
I-A-1	32051GX83	6,584,000.00	414.324081553	0.179104571	1.965407548	414.144976982	5.692377
I-A-2	32051GX91	310,000.00	414.324081553	0.179104571	1.965407548	414.144976982	5.692377
II-A-1	32051GY25	130,530,000.00	824.839641515	18.422867717	4.038924104	806.416773798	5.875941
II-A-2	32051GY33	6,151,000.00	824.839641515	18.422867717	4.038924104	806.416773798	5.875941
II-A-R	32051GY41	100.00	0.000000000	0.000000000	0.000000000	0.000000000	5.875941
III-A-1	32051GY58	22,918,000.00	948.384996051	0.256380992	4.763332035	948.128615059	6.027087
III-A-2	32051GY66	1,080,000.00	948.384996051	0.256380992	4.763332035	948.128615059	6.027087
IV-A-1	32051GY74	33,841,000.00	912.920399547	20.181086410	4.541517280	892.739313136	5.969656
IV-A-2	32051GY82	1,595,000.00	912.920399547	20.181086410	4.541517280	892.739313136	5.969656
B-1	32051GY90	5,314,000.00	998.230327248	0.204987087	4.911251685	998.025340161	5.903950
B-2	32051GZ24	1,594,000.00	998.230327248	0.204987087	4.911251685	998.025340161	5.903950
B-3	32051GZ32	957,000.00	998.230327248	0.204987087	4.911251685	998.025340161	5.903950
B-4	32051GZ40	638,000.00	998.230327248	0.204987087	4.911251685	998.025340161	5.903950
B-5	32051GZ57	531,000.00	998.230327248	0.204987087	4.911251685	998.025340161	5.903950
B-6	32051GZ65	532,414.89	998.230252238	0.204913694	4.911251316	998.025265166	5.903950
Totals		212,575,514.89	847.959056777	15.253597206	4.176494271	832.705459336	



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**Pool Level Data**

Distribution Date		01/25/07
Cut-off Date		03/01/06
Record Date		12/29/06
Determination Date		01/20/07
Accrual Period 30/360	Begin	12/01/06
	End	01/01/07
Number of Days in 30/360 Accrual Period		30

**Collateral Detail**

**Original Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Group IV</b></u>	<u><b>Total</b></u>
Original Aggregate Loan Count	12	232	45	51	340
Original Stated Principal Balance	7,218,635.33	143,121,511.39	25,128,962.76	37,106,405.37	212,575,514.85
Original Weighted Average Mortgage Rate	6.04032%	6.16784%	6.29287%	6.26034%	
Original Weighted Average Net Mortgage Rate	5.79032%	5.91784%	6.04287%	6.01034%	
Original Weighted Average Remaining Term	360	360	360	360	



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**Current Mortgage Loan Details**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Beginning Aggregate Loan Count	7	196	43	47	293
Loans Paid Off or otherwise removed pursuant to the PSA	0	4	0	1	5
Ending Aggregate Loan Count	7	192	43	46	288
Beginning Pool Stated Principal Balance	3,180,317.63	119,168,514.61	23,888,177.99	34,018,322.87	180,255,333.10
Scheduled Principal	990.74	24,491.70	5,318.15	5,864.06	36,664.65
Unscheduled Principal	344.93	2,494,885.50	1,085.79	709,560.46	3,205,876.68
Realized Principal Losses	0.00	0.00	0.00	0.00	0.00
Ending Pool Stated Principal Balance	3,178,981.96	116,649,137.41	23,881,774.05	33,302,898.35	177,012,791.77
Beginning Weighted Average Mortgage Rate	5.94238%	6.12594%	6.27709%	6.21966%	
Beginning Weighted Average Net Mortgage Rate	5.69238%	5.87594%	6.02709%	5.96966%	
Ending Weighted Average Mortgage Rate	5.94239%	6.12874%	6.27710%	6.21378%	
Ending Weighted Average Net Mortgage Rate	5.69239%	5.87874%	6.02710%	5.96378%	
Beginning Weighted Average Remaining Term to Maturity	348	349	349	349	
Ending Weighted Average Remaining Term to Maturity	347	348	348	348	



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**Delinquency Information**

Delinquency Information

	30-59 Days				60-89 Days				90+ Days			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	2	1.04167%	1,520,740.74	1.30369%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	1	2.32558%	399,185.22	1.67151%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 4	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>3</b>	<b>1.04167%</b>	<b>1,919,925.96</b>	<b>1.08463%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>

	Foreclosure				Bankruptcy				REO			
	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %	Loan Count	Loan Count %	Balance	Balance %
Group 1	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 2	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 3	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
Group 4	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%
<b>Total</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>	<b>0</b>	<b>0.00000%</b>	<b>0.00</b>	<b>0.00000%</b>

	Group I	Group II	Group III	Group IV	Total
60+ Delinquency, Foreclosure, REO and Bankruptcy	0.00	0.00	0.00	0.00	0.00



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**Available Funds**

**Interest**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Group IV</b>	<b>Total</b>
Scheduled Interest	15,748.87	607,656.87	124,956.81	174,791.05	923,153.60
Plus: Compensating Interest	0.00	692.48	0.00	1,527.50	2,219.98
Less: Master Servicer Fee	646.66	24,230.93	4,857.26	6,917.06	36,651.92
Less: Trustee Fee	<u>15.90</u>	<u>595.84</u>	<u>119.44</u>	<u>170.09</u>	<u>901.28</u>
Total Interest Available	15,086.30	583,522.58	119,980.11	169,231.40	887,820.39

**Principal**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Group IV</b>	<b>Total</b>
Scheduled Principal	990.74	24,491.70	5,318.15	5,864.06	36,664.65
Paid in Full Principal	0.00	2,481,004.68	0.00	705,000.00	3,186,004.68
Curtailment Principal	344.93	13,880.82	1,085.79	4,560.46	19,872.00
Liquidation Principal	0.00	0.00	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00	0.00	0.00
Unanticipated Principal Recoveries	0.00	0.00	0.00	0.00	0.00
Remaining Amounts in Supplemental Account	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Principal Available	<u>1,335.67</u>	<u>2,519,377.20</u>	<u>6,403.94</u>	<u>715,424.52</u>	<u>3,242,541.33</u>

**Total Available Funds**

<b>16,421.97</b>	<b>3,102,899.78</b>	<b>126,384.05</b>	<b>884,655.92</b>	<b>4,130,361.72</b>
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**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Group IV</b>
Senior Percentage Original	95.50282%	95.50004%	95.49937%	95.49834%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%	100.00000%
Senior Percentage	89.81336%	94.60545%	95.27450%	95.09654%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%	100.00000%
Subordinate Percentages	10.18664%	5.39455%	4.72550%	4.90346%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%	0.00000%

**Principal Distribution Amounts**

	<b><u>Group I</u></b>	<b><u>Group II</u></b>	<b><u>Group III</u></b>	<b><u>Group IV</u></b>	<b><u>Total</u></b>
Senior Principal Distribution Amount	1,234.75	2,518,055.98	6,152.63	715,136.98	3,240,580.34
Subordinate Principal Distribution Amount	<u>100.92</u>	<u>1,321.22</u>	<u>251.31</u>	<u>287.54</u>	<u>1,960.99</u>
Total Principal Distribution Amount	1,335.67	2,519,377.20	6,403.94	715,424.52	3,242,541.33

**Conditions for Senior Prepayment Interest Shifting**

Delinquency Test Pass	YES
Loss Test Pass	YES
Two-Times Test	YES



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**Distribution Account**

		<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
	Beginning Balance	0.00	0.00	0.00	0.00	0.00
Deposits	Available Funds	16,421.97	3,102,899.78	126,384.05	884,655.92	4,130,361.72
	Other Deposits Required by the PSA	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	Total Deposits	16,421.97	3,102,899.78	126,384.05	884,655.92	4,130,361.72
Withdrawals	To the Senior Classes	14,784.27	3,070,100.17	120,463.07	876,070.18	4,081,417.69
	To the Subordinate Classes	<u>1,637.71</u>	<u>32,799.61</u>	<u>5,920.97</u>	<u>8,585.74</u>	<u>48,944.02</u>
	Total Withdrawals	<u>16,421.97</u>	<u>3,102,899.78</u>	<u>126,384.05</u>	<u>884,655.92</u>	<u>4,130,361.72</u>
	Ending Balance	0.00	0.00	0.00	0.00	0.00

**Fees of the Trust**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Gross Master Servicing Fee	646.66	24,230.93	4,857.26	6,917.06	36,651.92
Net Master Servicing Fee	646.66	23,538.45	4,857.26	5,389.56	34,431.94
Trustee Fee	15.90	595.84	119.44	170.09	901.28
Bond Insurance Premium	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Net Loan Fees	662.57	24,134.30	4,976.70	5,559.65	35,333.22



101 Barclay Street, 4W  
New York, NY 10286

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**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

**Mortgage Prepayment Details**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Principal Balance of Loans Paid in Full	0.00	2,481,004.68	0.00	705,000.00	3,186,004.68
Prepayment Interest Excess ( to Master Servicer )	0.00	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	0.00	692.48	0.00	1,527.50	2,219.98
Compensating Interest	0.00	692.48	0.00	1,527.50	2,219.98
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00	0.00	0.00
CPR %	0.13011%	22.42688%	0.05454%	22.35240%	
SMM %	0.01085%	2.09401%	0.00455%	2.08618%	

**Loan Substitution**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Aggregate Stated of Principal Balances Removed	0.00	0.00	0.00	0.00	0.00
Aggregate Stated of Principal Balance Added	0.00	0.00	0.00	0.00	0.00
Aggregate Principal Substitution Shortfall Amount	0.00	0.00	0.00	0.00	0.00

**Net Interest Shortfalls**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Net Prepayment Interest Shortfalls	0.00	0.00	0.00	0.00	0.00
Relief Act Reduction Shortfalls	0.00	0.00	0.00	0.00	0.00
Total Net Interest Shortfalls	0.00	0.00	0.00	0.00	0.00



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<b>Servicer Advances</b>					
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	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Group IV</b></u>	<u><b>Total</b></u>
Principal Advances	0.00	0.00	0.00	0.00	0.00
Interest Advances	<u>0.00</u>	<u>7,503.83</u>	<u>0.00</u>	<u>0.00</u>	<u>7,503.83</u>
Total Advances	0.00	7,503.83	0.00	0.00	7,503.83

Advances made regarding the Mortgage Loans other than for Delinquent Principal and Interest

NONE



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**Realized Loss Detail**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Group IV</u>	<u>Total</u>
Current Period Realized Losses	0.00	0.00	0.00	0.00	0.00
Cumulative Realized Losses	0.00	0.00	0.00	0.00	0.00
Total Liquidated Loan Balance	0.00	0.00	0.00	0.00	0.00
Total Liquidated Proceeds	0.00	0.00	0.00	0.00	0.00
Subsequent Recoveries	0.00	0.00	0.00	0.00	0.00

<u>Loan ID</u>	<u>Liquidation Balance</u>	<u>Liquidation Proceeds</u>	<u>Realized Loss</u>	<u>Date</u>
<u>Group I</u>	N/A			
<u>Group II</u>	N/A			
<u>Group III</u>	N/A			
<u>Group IV</u>	N/A			

**Bankruptcy, Fraud and Special Hazard Coverage Amounts**

Original Bankruptcy Loss Limit	150,000.00
Original Bankruptcy Loss Limit %	0.071%
Current Bankruptcy Loss Limit	150,000.00
Current Bankruptcy Loss Limit %	0.085%
Original Special Hazard Loss Limit	3,850,000.00
Original Special Hazard Loss Limit %	1.811%
Current Special Hazard Loss Limit	1,770,127.92
Current Special Hazard Loss Limit %	1.000%
Original Fraud Loss Limit	4,251,510.00
Original Fraud Loss Limit %	2.000%



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Current Fraud Loss Limit  
Current Fraud Loss Limit %

4,251,510.00  
2.402%



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**Credit Enhancements**

**Subordination**

**Credit Support**

	<b>Original</b>	<b>Current</b>
Class A	203,009,100.00	167,465,267.34
Class A Percentage	95.499757%	94.606308%
Class B-1	5,314,000.00	5,303,506.66
Class B-1 Percentage	2.499818%	2.996115%
Class B-2	1,594,000.00	1,590,852.39
Class B-2 Percentage	0.749851%	0.898722%
Class B-3	957,000.00	955,110.25
Class B-3 Percentage	0.450193%	0.539571%
Class B-4	638,000.00	636,740.17
Class B-4 Percentage	0.300129%	0.359714%
Class B-5	531,000.00	529,951.46
Class B-5 Percentage	0.249794%	0.299386%
Class B-6	532,414.89	531,363.51
Class B-6 Percentage	0.250459%	0.300184%

**Material Changes to Pool Assets Disclosure**

Material Modifications, extensions or waivers to pool asset terms, fees, penalties or payments  
Material breaches of pool asset representations or warranties or transaction covenants

NONE  
NONE



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**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

**Group I**

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	0	0.000	0.00	0.000
5.0	- 5.5	1	14.286	408,177.31	12.840
5.5	- 6.0	3	42.857	1,246,163.42	39.200
6.0	- 6.5	3	42.857	1,524,641.23	47.960
6.5	- 7.0	0	0.000	0.00	0.000
7.0	- 7.5	0	0.000	0.00	0.000
7.5	- 8.0	0	0.000	0.00	0.000
8.0	- 8.5	0	0.000	0.00	0.000
8.5	- 9.0	0	0.000	0.00	0.000
9.0	- 9.5	0	0.000	0.00	0.000
9.5	- 10.0	0	0.000	0.00	0.000
10.0	- 10.5	0	0.000	0.00	0.000
10.5	- 11.0	0	0.000	0.00	0.000
11.0	- 11.5	0	0.000	0.00	0.000
11.5	- 12.0	0	0.000	0.00	0.000
12.0	- 12.5	0	0.000	0.00	0.000
>	12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>7</b>	<b>100.000</b>	<b>3,178,981.96</b>	<b>100.000</b>

**Group II**

<u>Issuance Coupon</u>		<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< =	5.0	1	0.521	635,106.07	0.544
5.0	- 5.5	8	4.167	5,031,044.82	4.313
5.5	- 6.0	75	39.063	45,665,351.29	39.148
6.0	- 6.5	90	46.875	54,507,667.73	46.728
6.5	- 7.0	18	9.375	10,809,967.50	9.267
7.0	- 7.5	0	0.000	0.00	0.000
7.5	- 8.0	0	0.000	0.00	0.000
8.0	- 8.5	0	0.000	0.00	0.000
8.5	- 9.0	0	0.000	0.00	0.000
9.0	- 9.5	0	0.000	0.00	0.000
9.5	- 10.0	0	0.000	0.00	0.000





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**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>192</b>	<b>100.000</b>	<b>116,649,137.41</b>	<b>100.000</b>

**Group III**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	0	0.000	0.00	0.000
5.5	-	6.0	11	25.581	6,024,392.99	25.226
6.0	-	6.5	27	62.791	15,110,997.17	63.274
6.5	-	7.0	5	11.628	2,746,383.89	11.500
7.0	-	7.5	0	0.000	0.00	0.000
7.5	-	8.0	0	0.000	0.00	0.000
8.0	-	8.5	0	0.000	0.00	0.000
8.5	-	9.0	0	0.000	0.00	0.000
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>43</b>	<b>100.000</b>	<b>23,881,774.05</b>	<b>100.000</b>

**Group IV**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		5.0	0	0.000	0.00	0.000
5.0	-	5.5	5	10.870	3,332,680.17	10.007



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**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

<u>Issuance Coupon</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
5.5	-	6.0	8	17.391	5,837,624.45	17.529
6.0	-	6.5	28	60.870	19,899,545.01	59.753
6.5	-	7.0	5	10.870	4,233,048.72	12.711
7.0	-	7.5	0	0.000	0.00	0.000
7.5	-	8.0	0	0.000	0.00	0.000
8.0	-	8.5	0	0.000	0.00	0.000
8.5	-	9.0	0	0.000	0.00	0.000
9.0	-	9.5	0	0.000	0.00	0.000
9.5	-	10.0	0	0.000	0.00	0.000
10.0	-	10.5	0	0.000	0.00	0.000
10.5	-	11.0	0	0.000	0.00	0.000
11.0	-	11.5	0	0.000	0.00	0.000
11.5	-	12.0	0	0.000	0.00	0.000
12.0	-	12.5	0	0.000	0.00	0.000
>		12.5	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>46</b>	<b>100.000</b>	<b>33,302,898.35</b>	<b>100.000</b>

**Group I**

<u>Update Face</u>			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	1	14.286	369,931.14	11.637
375,000.00	-	400,000.00	1	14.286	376,232.28	11.835
400,000.00	-	425,000.00	1	14.286	408,177.31	12.840
425,000.00	-	450,000.00	0	0.000	0.00	0.000



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**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
450,000.00	-	475,000.00	1	14.286	474,855.75	14.937
475,000.00	-	500,000.00	2	28.571	975,999.32	30.702
500,000.00	-	525,000.00	0	0.000	0.00	0.000
525,000.00	-	550,000.00	0	0.000	0.00	0.000
550,000.00	-	575,000.00	1	14.286	573,786.16	18.049
575,000.00	-	600,000.00	0	0.000	0.00	0.000
600,000.00	-	625,000.00	0	0.000	0.00	0.000
625,000.00	-	650,000.00	0	0.000	0.00	0.000
650,000.00	-	675,000.00	0	0.000	0.00	0.000
675,000.00	-	700,000.00	0	0.000	0.00	0.000
700,000.00	-	725,000.00	0	0.000	0.00	0.000
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	0	0.000	0.00	0.000
775,000.00	-	800,000.00	0	0.000	0.00	0.000
>		800,000.00	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>			<b>7</b>	<b>100.000</b>	<b>3,178,981.96</b>	<b>100.000</b>

**Group II**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	1	0.521	216,000.00	0.185
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	1	0.521	364,000.00	0.312
375,000.00	-	400,000.00	1	0.521	397,850.00	0.341
400,000.00	-	425,000.00	5	2.604	2,078,451.71	1.782
425,000.00	-	450,000.00	21	10.938	9,195,212.43	7.883



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**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
450,000.00	-	475,000.00	19	9.896	8,790,896.21	7.536
475,000.00	-	500,000.00	25	13.021	12,195,626.57	10.455
500,000.00	-	525,000.00	14	7.292	7,192,328.73	6.166
525,000.00	-	550,000.00	6	3.125	3,226,470.50	2.766
550,000.00	-	575,000.00	16	8.333	8,989,056.36	7.706
575,000.00	-	600,000.00	11	5.729	6,493,829.03	5.567
600,000.00	-	625,000.00	5	2.604	3,102,830.37	2.660
625,000.00	-	650,000.00	14	7.292	8,947,438.68	7.670
650,000.00	-	675,000.00	6	3.125	3,998,427.08	3.428
675,000.00	-	700,000.00	4	2.083	2,746,963.80	2.355
700,000.00	-	725,000.00	7	3.646	4,994,159.26	4.281
725,000.00	-	750,000.00	4	2.083	2,953,481.87	2.532
750,000.00	-	775,000.00	5	2.604	3,789,536.04	3.249
775,000.00	-	800,000.00	2	1.042	1,559,548.00	1.337
>		800,000.00	25	13.021	25,417,030.77	21.789
<b>Wgt Ave / Total:</b>			<b>192</b>	<b>100.000</b>	<b>116,649,137.41</b>	<b>100.000</b>

**Group III**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	2	4.651	799,185.22	3.346
400,000.00	-	425,000.00	1	2.326	422,404.36	1.769
425,000.00	-	450,000.00	4	9.302	1,775,922.46	7.436



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New York, NY 10286

Officer: Kelly Crosson  
212-815-3235

Associate: William J. Herrmann  
212-815-7080

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2006-AR1**  
**Mortgage Pass-Through Certificates, Series 2006-AR1**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
450,000.00	-	475,000.00	6	13.953	2,758,572.32	11.551
475,000.00	-	500,000.00	6	13.953	2,955,220.10	12.374
500,000.00	-	525,000.00	3	6.977	1,547,700.00	6.481
525,000.00	-	550,000.00	3	6.977	1,608,425.02	6.735
550,000.00	-	575,000.00	7	16.279	3,934,817.53	16.476
575,000.00	-	600,000.00	1	2.326	577,473.05	2.418
600,000.00	-	625,000.00	0	0.000	0.00	0.000
625,000.00	-	650,000.00	2	4.651	1,281,950.56	5.368
650,000.00	-	675,000.00	1	2.326	658,987.93	2.759
675,000.00	-	700,000.00	1	2.326	682,252.76	2.857
700,000.00	-	725,000.00	1	2.326	704,000.00	2.948
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	1	2.326	768,000.00	3.216
775,000.00	-	800,000.00	1	2.326	783,000.00	3.279
>		800,000.00	3	6.977	2,623,862.74	10.987
<b>Wgt Ave / Total:</b>			<b>43</b>	<b>100.000</b>	<b>23,881,774.05</b>	<b>100.000</b>

**Group IV**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =		0.00	0	0.000	0.00	0.000
0.00	-	25,000.00	0	0.000	0.00	0.000
25,000.00	-	50,000.00	0	0.000	0.00	0.000
50,000.00	-	75,000.00	0	0.000	0.00	0.000
75,000.00	-	100,000.00	0	0.000	0.00	0.000
100,000.00	-	125,000.00	0	0.000	0.00	0.000
125,000.00	-	150,000.00	0	0.000	0.00	0.000
150,000.00	-	175,000.00	0	0.000	0.00	0.000
175,000.00	-	200,000.00	0	0.000	0.00	0.000
200,000.00	-	225,000.00	0	0.000	0.00	0.000
225,000.00	-	250,000.00	0	0.000	0.00	0.000
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	0	0.000	0.00	0.000
300,000.00	-	325,000.00	0	0.000	0.00	0.000
325,000.00	-	350,000.00	0	0.000	0.00	0.000
350,000.00	-	375,000.00	0	0.000	0.00	0.000
375,000.00	-	400,000.00	2	4.348	769,530.52	2.311
400,000.00	-	425,000.00	1	2.174	424,000.00	1.273
425,000.00	-	450,000.00	1	2.174	429,814.00	1.291



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**Mortgage Pass-Through Certificates, Series 2006-AR1**

<u>Update Face</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
450,000.00 - 475,000.00	2	4.348	935,175.32	2.808
475,000.00 - 500,000.00	4	8.696	1,973,897.10	5.927
500,000.00 - 525,000.00	2	4.348	1,018,601.00	3.059
525,000.00 - 550,000.00	5	10.870	2,667,721.84	8.010
550,000.00 - 575,000.00	2	4.348	1,124,192.00	3.376
575,000.00 - 600,000.00	3	6.522	1,772,750.00	5.323
600,000.00 - 625,000.00	6	13.043	3,676,871.66	11.041
625,000.00 - 650,000.00	1	2.174	638,742.56	1.918
650,000.00 - 675,000.00	1	2.174	668,000.00	2.006
675,000.00 - 700,000.00	0	0.000	0.00	0.000
700,000.00 - 725,000.00	1	2.174	717,000.00	2.153
725,000.00 - 750,000.00	0	0.000	0.00	0.000
750,000.00 - 775,000.00	0	0.000	0.00	0.000
775,000.00 - 800,000.00	1	2.174	795,000.00	2.387
> 800,000.00	14	30.435	15,691,602.35	47.118
<b>Wgt Ave / Total:</b>	<b>46</b>	<b>100.000</b>	<b>33,302,898.35</b>	<b>100.000</b>

**Group I**

<u>Update Term</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 120	0	0.000	0.00	0.000
120 - 180	0	0.000	0.00	0.000
180 - 300	0	0.000	0.00	0.000
300 - 360	7	100.000	3,178,981.96	100.000
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>7</b>	<b>100.000</b>	<b>3,178,981.96</b>	<b>100.000</b>

**Group II**

<u>Update Term</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 120	0	0.000	0.00	0.000
120 - 180	0	0.000	0.00	0.000
180 - 300	0	0.000	0.00	0.000
300 - 360	192	100.000	116,649,137.41	100.000
> 360	0	0.000	0.00	0.000



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**Mortgage Pass-Through Certificates, Series 2006-AR1**

<u>Update Term</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
<b>Wgt Ave / Total:</b>	<b>192</b>	<b>100.000</b>	<b>116,649,137.41</b>	<b>100.000</b>

**Group III**

<u>Update Term</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 120	0	0.000	0.00	0.000
120 - 180	0	0.000	0.00	0.000
180 - 300	0	0.000	0.00	0.000
300 - 360	43	100.000	23,881,774.05	100.000
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>43</b>	<b>100.000</b>	<b>23,881,774.05</b>	<b>100.000</b>

**Group IV**

<u>Update Term</u>	<u>Number of Items</u>	<u>Percent of Items</u>	<u>Principal Balance</u>	<u>Percent of Balance</u>
< = 120	0	0.000	0.00	0.000
120 - 180	0	0.000	0.00	0.000
180 - 300	0	0.000	0.00	0.000
300 - 360	46	100.000	33,302,898.35	100.000
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>46</b>	<b>100.000</b>	<b>33,302,898.35</b>	<b>100.000</b>