

101 Barclay Street,4W  
New York, NY 10286

Distribution Date: 09/25/07

Officer: Melissa A. Hancock  
904-998-4745  
Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-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	32053EAA6	Senior	Var-30/360	180,847,139.45	5.857632	2,556,467.06	882,780.05	3,439,247.11	0.00	178,290,672.39	0.00
I-A-2	32053EAB4	Senior	Var-30/360	6,559,222.67	5.857632	92,721.60	32,017.93	124,739.53	0.00	6,466,501.07	0.00
I-A-R	32053EAC2	Residual	Var-30/360	0.00	5.857632	0.00	0.02	0.02	0.00	0.00	0.00
II-A-1	32053EAD0	Senior	Var-30/360	62,853,653.84	5.884467	20,316.20	308,216.87	328,533.06	0.00	62,833,337.64	0.00
III-A-1	32053EAE8	Senior	Var-30/360	42,674,417.98	6.096081	2,384,174.69	216,788.91	2,600,963.60	0.00	40,290,243.29	0.00
III-A-2	32053EAF5	Senior	Var-30/360	1,547,699.29	6.096081	86,468.33	7,862.42	94,330.74	0.00	1,461,230.97	0.00
B-1	32053EAG3	Subordinate	Var-30/360	6,213,376.37	5.899090	775.81	30,544.39	31,320.19	0.00	6,212,600.56	0.00
B-2	32053EAH1	Subordinate	Var-30/360	1,962,855.27	5.899090	245.08	9,649.22	9,894.30	0.00	1,962,610.18	0.00
B-3	32053EAI7	Subordinate	Var-30/360	1,307,237.62	5.899090	163.22	6,426.26	6,589.48	0.00	1,307,074.40	0.00
B-4	32052EAK4	Subordinate	Var-30/360	654,618.23	5.899090	81.74	3,218.04	3,299.78	0.00	654,536.49	0.00
B-5	32052EAL2	Subordinate	Var-30/360	653,618.81	5.899090	81.61	3,213.13	3,294.74	0.00	653,537.20	0.00
B-6	32052EAM0	Subordinate	Var-30/360	654,790.29	5.899090	81.76	3,218.89	3,300.65	0.00	654,708.53	0.00
Totals				305,928,629.82		5,141,577.10	1,503,936.13	6,645,513.20	0.00	300,787,052.72	0.00

101 Barclay Street,4W  
New York, NY 10286

Distribution Date: 09/25/07

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

*Principal Distribution Detail*

Class	Cusip	Original Certificate Balance	Beginning Certificate Balance	Scheduled Principal Distribution	Net Principal Distribution	Current Realized Losses	Ending Certificate Balance	Ending Certificate Factor
I-A-1	32053EAA6	193,851,130.00	180,847,139.45	2,556,467.06	2,556,467.06	0.00	178,290,672.39	0.919729859
I-A-2	32053EAB4	7,030,870.00	6,559,222.67	92,721.60	92,721.60	0.00	6,466,501.07	0.919729859
I-A-R	32053EAC2	100.00	0.00	0.00	0.00	0.00	0.00	0.000000000
II-A-1	32053EAD0	67,590,000.00	62,853,653.84	20,316.20	20,316.20	0.00	62,833,337.64	0.929624762
III-A-1	32053EAE8	45,633,000.00	42,674,417.98	2,384,174.69	2,384,174.69	0.00	40,290,243.29	0.882919012
III-A-2	32053EAF5	1,655,000.00	1,547,699.29	86,468.33	86,468.33	0.00	1,461,230.97	0.882919012
B-1	32053EAG3	6,217,000.00	6,213,376.37	775.81	775.81	0.00	6,212,600.56	0.999292354
B-2	32053EAH1	1,964,000.00	1,962,855.27	245.08	245.08	0.00	1,962,610.18	0.999292354
B-3	32053EAI7	1,308,000.00	1,307,237.62	163.22	163.22	0.00	1,307,074.40	0.999292354
B-4	32052EAK4	655,000.00	654,618.23	81.74	81.74	0.00	654,536.49	0.999292354
B-5	32052EAL2	654,000.00	653,618.81	81.61	81.61	0.00	653,537.20	0.999292354
B-6	32052EAM0	655,172.16	654,790.29	81.76	81.76	0.00	654,708.53	0.999292354
Totals		327,213,272.16	305,928,629.82	5,141,577.10	5,141,577.10	0.00	300,787,052.72	

101 Barclay Street,4W  
New York, NY 10286

Distribution Date: 09/25/07

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-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	Net Rate Carryover After Dist.
I-A-1	180,847,139.45	5.857632	5.857632	882,780.05	0.00	882,780.05	0.00	882,780.05	0.00
I-A-2	6,559,222.67	5.857632	5.857632	32,017.93	0.00	32,017.93	0.00	32,017.93	0.00
I-A-R	0.00	5.857632	0.000000	0.00	0.00	0.00	0.00	0.02	0.00
II-A-1	62,853,653.84	5.884467	5.884467	308,216.87	0.00	308,216.87	0.00	308,216.87	0.00
III-A-1	42,674,417.98	6.096081	6.096081	216,788.91	0.00	216,788.91	0.00	216,788.91	0.00
III-A-2	1,547,699.29	6.096081	6.096081	7,862.42	0.00	7,862.42	0.00	7,862.42	0.00
B-1	6,213,376.37	5.899090	5.899090	30,544.39	0.00	30,544.39	0.00	30,544.39	0.00
B-2	1,962,855.27	5.899090	5.899090	9,649.22	0.00	9,649.22	0.00	9,649.22	0.00
B-3	1,307,237.62	5.899090	5.899090	6,426.26	0.00	6,426.26	0.00	6,426.26	0.00
B-4	654,618.23	5.899090	5.899090	3,218.04	0.00	3,218.04	0.00	3,218.04	0.00
B-5	653,618.81	5.899090	5.899090	3,213.13	0.00	3,213.13	0.00	3,213.13	0.00
B-6	654,790.29	5.899090	5.899090	3,218.89	0.00	3,218.89	0.00	3,218.89	0.00
Totals	305,928,629.82			1,503,936.11	0.00	1,503,936.11	0.00	1,503,936.13	0.00

101 Barclay Street,4W  
New York, NY 10286

Distribution Date: 09/25/07

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

*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	32053EAA6	193,851,130.00	932.917643831	13.187785199	4.553907149	919.729858632	5.857632
I-A-2	32053EAB4	7,030,870.00	932.917643831	13.187785199	4.553907149	919.729858632	5.857632
I-A-R	32053EAC2	100.00	0.000000000	0.000000000	0.229874985	0.000000000	5.857632
II-A-1	32053EAD0	67,590,000.00	929.925341618	0.300579914	4.560095694	929.624761704	5.884467
III-A-1	32053EAE8	45,633,000.00	935.165734875	52.246722634	4.750704689	882.919012241	6.096081
III-A-2	32053EAF5	1,655,000.00	935.165734875	52.246722634	4.750704689	882.919012241	6.096081
B-1	32053EAG3	6,217,000.00	999.417141498	0.124787899	4.913042846	999.292353599	5.899090
B-2	32053EAH1	1,964,000.00	999.417141498	0.124787899	4.913042846	999.292353599	5.899090
B-3	32053EAJ7	1,308,000.00	999.417141498	0.124787899	4.913042846	999.292353599	5.899090
B-4	32052EAK4	655,000.00	999.417141498	0.124787899	4.913042846	999.292353599	5.899090
B-5	32052EAL2	654,000.00	999.417141498	0.124787899	4.913042846	999.292353599	5.899090
B-6	32052EAM0	655,172.16	999.417141498	0.124787899	4.913042846	999.292353599	5.899090
Totals		327,213,272.16	934.951775643	15.713229069	4.596195381	919.238546574	

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
First Horizon Mortgage Pass-Through Trust 2007-AR1  
Mortgage Pass-Through Certificates, Series 2007-AR1

**Pool Level Data**

Distribution Date		09/25/07
Cut-off Date		03/01/07
Record Date		08/31/07
Determination Date		09/18/07
LIBOR Determination Date		08/23/07
Accrual Period 30/360	Begin	08/01/07
	End	09/01/07
Number of Days in 30/360 Accrual Period		30

**Collateral Detail**

**Original Mortgage Loan Details**

	<b>Group I</b>	<b>Group II</b>	<b>Group III</b>	<b>Total</b>
Original Aggregate Loan Count	304	100	66	470
Original Stated Principal Balance	208,167,960.38	70,042,197.26	49,003,114.52	327,213,272.16
Original Weighted Average Mortgage Rate	6.11645%	6.15411%	6.36062%	
Original Weighted Average Net Mortgage Rate	5.86645%	5.90411%	6.11062%	
Original Weighted Average Remaining Term	360	360	360	

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Current Mortgage Loan Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Beginning Aggregate Loan Count	287	94	63	444
Loans Paid Off or otherwise removed pursuant to the PSA	<u>3</u>	<u>0</u>	<u>4</u>	<u>7</u>
Ending Aggregate Loan Count	284	94	59	437
Beginning Pool Stated Principal Balance	194,687,480.46	65,304,747.27	45,936,402.09	305,928,629.82
Scheduled Principal	27,286.65	6,287.87	4,628.25	38,202.77
Unscheduled Principal	2,622,922.51	14,264.33	2,466,187.49	5,103,374.33
Realized Principal Losses	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Ending Pool Stated Principal Balance	192,037,271.30	65,284,195.07	43,465,586.35	300,787,052.72
Beginning Weighted Average Mortgage Rate	6.10763%	6.13447%	6.34608%	
Beginning Weighted Average Net Mortgage Rate	5.85763%	5.88447%	6.09608%	
Ending Weighted Average Mortgage Rate	6.11088%	6.13447%	6.32223%	
Ending Weighted Average Net Mortgage Rate	5.86088%	5.88447%	6.07223%	
Beginning Weighted Average Remaining Term to Maturity	354	354	352	
Ending Weighted Average Remaining Term to Maturity	353	353	351	

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745  
Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
First Horizon Mortgage Pass-Through Trust 2007-AR1  
Mortgage Pass-Through Certificates, Series 2007-AR1

**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	1	0.35211%	455,000.00	0.23693%	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%
Total	1	0.22883%	455,000.00	0.15127%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

	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%
Total	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%	0	0.00000%	0.00	0.00000%

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
60+ Delinquency, Foreclosure, REO and Bankruptcy	0.00	0.00	0.00	0.00

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Available Funds**

**Interest**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Scheduled Interest	989,497.67	333,841.49	239,843.79	1,563,182.95
Plus: Compensating Interest	1,402.01	0.00	3,086.29	4,488.30
Less: Master Servicer Fee	39,586.45	13,278.63	9,340.40	62,205.49
Less: Excess Master Servicer Fee	0.00	0.00	0.00	0.00
Less: Trustee Fee	<u>973.44</u>	<u>326.52</u>	<u>229.68</u>	<u>1,529.64</u>
Total Interest Available	950,339.79	320,236.33	233,359.99	1,503,936.12

**Principal**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Scheduled Principal	27,286.65	6,287.87	4,628.25	38,202.77
Paid in Full Principal	2,085,009.85	0.00	2,463,692.62	4,548,702.47
Curtailment Principal	537,912.66	14,264.33	2,494.87	554,671.86
Liquidation Principal	0.00	0.00	0.00	0.00
Repurchased Principal	0.00	0.00	0.00	0.00
Substitution Adjustment Principal	0.00	0.00	0.00	0.00
Unanticipated Principal Recoveries	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>
Total Principal Available	<u>2,650,209.16</u>	<u>20,552.20</u>	<u>2,470,815.74</u>	<u>5,141,577.10</u>
<b>Total Available Funds</b>	<b>3,600,548.95</b>	<b>340,788.53</b>	<b>2,704,175.73</b>	<b>6,645,513.22</b>



101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Principal Distribution Amounts**

**Senior and Subordinate Percentages**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>
Senior Percentage Original	96.50001%	96.49897%	96.49999%
Senior Prepayment Percentage Original	100.00000%	100.00000%	100.00000%
Senior Percentage	96.26010%	96.24668%	96.26813%
Senior Prepayment Percentage	100.00000%	100.00000%	100.00000%
Subordinate Percentages	3.73990%	3.75332%	3.73187%
Subordinate Prepayment Percentage	0.00000%	0.00000%	0.00000%

**Principal Distribution Amounts**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Senior Principal Distribution Amount	2,649,188.67	20,316.20	2,470,643.02	5,140,147.88
Subordinate Principal Distribution Amount	<u>1,020.49</u>	<u>236.00</u>	<u>172.72</u>	<u>1,429.22</u>
Total Principal Distribution Amount	2,650,209.16	20,552.20	2,470,815.74	5,141,577.10

**Conditions for Senior Prepayment Interest  
Shifting**

Delinquency Test Pass	YES
Loss Test Pass	YES

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
First Horizon Mortgage Pass-Through Trust 2007-AR1  
Mortgage Pass-Through Certificates, Series 2007-AR1

**Distribution Account**

		<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
	Beginning Balance	0.00	0.00	0.00	0.00
Deposits	Available Funds	3,600,548.95	340,788.53	2,704,175.73	6,645,513.22
	Other Deposits Required by the PSA	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	Total Deposits	3,600,548.95	340,788.53	2,704,175.73	6,645,513.22
Withdrawals	To the Senior Classes	3,563,986.67	328,533.06	2,695,294.34	6,587,814.07
	To the Subordinate Classes				<u>57,699.14</u>
	Total Withdrawals	<u>3,583,219.71</u>	<u>347,766.11</u>	<u>2,714,527.39</u>	<u>6,645,513.22</u>
	Ending Balance	0.00	0.00	0.00	0.00

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Fees of the Trust**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Gross Master Servicing Fee	39,586.45	13,278.63	9,340.40	62,205.49
Net Master Servicing Fee	38,184.45	13,278.63	6,254.11	57,717.19
Trustee Fee	973.44	326.52	229.68	1,529.64
Excess Master Servicing Compensation	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Net Loan Fees	39,157.89	13,605.16	6,483.79	59,246.84

**Mortgage Prepayment Details**

	<u><b>Group I</b></u>	<u><b>Group II</b></u>	<u><b>Group III</b></u>	<u><b>Total</b></u>
Principal Balance of Loans Paid in Full	2,085,009.85	0.00	2,463,692.62	4,548,702.47
Prepayment Interest Excess ( to Master Servicer )	0.00	0.00	0.00	0.00
Prepayment Interest Shortfall	1,402.01	0.00	3,086.29	4,488.30
Compensating Interest	1,402.01	0.00	3,086.29	4,488.30
Non-Supported Prepayment Interest Shortfall	0.00	0.00	0.00	0.00
CPR %	15.02318%	0.26182%	48.43110%	
SMM %	1.34744%	0.02184%	5.36924%	

**Loan Substitution**

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

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Net Interest Shortfalls**

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

**Servicer Advances**

	<u>Group I</u>	<u>Group II</u>	<u>Group III</u>	<u>Total</u>
Principal Advances	0.00	0.00	0.00	0.00
Interest Advances	<u>2,275.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2,275.00</u>
Total Advances	2,275.00	0.00	0.00	2,275.00

Advances made with Regard to the Mortgage  
Loans Other than Prinicipal and Interest on  
Delinquent Payments

NONE

**Realized Loss Detail**

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

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
First Horizon Mortgage Pass-Through Trust 2007-AR1  
Mortgage Pass-Through Certificates, Series 2007-AR1

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

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
First Horizon Mortgage Pass-Through Trust 2007-AR1  
Mortgage Pass-Through Certificates, Series 2007-AR1

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

Original Bankruptcy Loss Limit	150,000.00
Original Bankruptcy Loss Limit %	0.046%
Current Bankruptcy Loss Limit	150,000.00
Current Bankruptcy Loss Limit %	0.050%
Original Special Hazard Loss Limit	6,000,000.00
Original Special Hazard Loss Limit %	1.834%
Current Special Hazard Loss Limit	3,007,870.53
Current Special Hazard Loss Limit %	1.000%
Original Fraud Loss Limit	6,544,265.00
Original Fraud Loss Limit %	2.000%
Current Fraud Loss Limit	6,544,265.00
Current Fraud Loss Limit %	2.176%

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Credit Enhancements**

**Subordination**

**Credit Support**

	<b><u>Original</u></b>	<b><u>Current</u></b>
Class A	315,760,100.00	289,341,985.36
Class A Percentage	96.499784%	96.194960%
Class B-1	6,217,000.00	6,212,600.56
Class B-1 Percentage	1.899984%	2.065448%
Class B-2	1,964,000.00	1,962,610.18
Class B-2 Percentage	0.600220%	0.652492%
Class B-3	1,308,000.00	1,307,074.40
Class B-3 Percentage	0.399739%	0.434551%
Class B-4	655,000.00	654,536.49
Class B-4 Percentage	0.200175%	0.217608%
Class B-5	654,000.00	653,537.20
Class B-5 Percentage	0.199870%	0.217276%
Class B-6	655,172.16	654,708.53
Class B-6 Percentage	0.200228%	0.217665%

**Material Changes to Pool Assets Disclosure**

Material Modifications, extensions or waivers to pool asset tems, fees, penalties or payments	NONE
Material breaches of pool asset representations or warranties or transaction covenants	NONE

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Stratification Tables**

**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>
< =	5.000000000000	3	1.056	2,029,832.00	1.057
5.000000000000	- 5.250000000000	3	1.056	2,154,899.47	1.122
5.250000000000	- 5.500000000000	11	3.873	6,786,583.16	3.534
5.500000000000	- 5.750000000000	23	8.099	17,127,863.42	8.919
5.750000000000	- 6.000000000000	89	31.338	55,824,729.71	29.070
6.000000000000	- 6.250000000000	76	26.761	52,298,201.64	27.233
6.250000000000	- 6.500000000000	62	21.831	44,428,016.15	23.135
6.500000000000	- 6.750000000000	14	4.930	9,347,985.92	4.868
6.750000000000	- 7.000000000000	3	1.056	2,039,159.83	1.062
7.000000000000	- 7.250000000000	0	0.000	0.00	0.000
7.250000000000	- 7.500000000000	0	0.000	0.00	0.000
7.500000000000	- 7.750000000000	0	0.000	0.00	0.000
7.750000000000	- 8.000000000000	0	0.000	0.00	0.000
>	8.000000000000	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>284</b>	<b>100.000</b>	<b>192,037,271.30</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>
< =	5.000000000000	2	2.128	2,207,886.00	3.382
5.000000000000	- 5.250000000000	3	3.191	1,811,696.00	2.775
5.250000000000	- 5.500000000000	5	5.319	2,574,973.70	3.944
5.500000000000	- 5.750000000000	9	9.574	5,491,511.79	8.412
5.750000000000	- 6.000000000000	16	17.021	10,133,801.44	15.523
6.000000000000	- 6.250000000000	23	24.468	15,085,663.16	23.108
6.250000000000	- 6.500000000000	30	31.915	22,800,845.55	34.926
6.500000000000	- 6.750000000000	5	5.319	4,740,317.43	7.261
6.750000000000	- 7.000000000000	1	1.064	437,500.00	0.670
7.000000000000	- 7.250000000000	0	0.000	0.00	0.000
7.250000000000	- 7.500000000000	0	0.000	0.00	0.000
7.500000000000	- 7.750000000000	0	0.000	0.00	0.000
7.750000000000	- 8.000000000000	0	0.000	0.00	0.000



101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745  
Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
>	8.000000000000	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>94</b>	<b>100.000</b>	<b>65,284,195.07</b>	<b>100.000</b>

**Group III**

<u>Issuance Coupon</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	5.000000000000	0	0.000	0.00	0.000
5.000000000000	- 5.250000000000	0	0.000	0.00	0.000
5.250000000000	- 5.500000000000	1	1.695	646,200.00	1.487
5.500000000000	- 5.750000000000	4	6.780	2,300,568.38	5.293
5.750000000000	- 6.000000000000	10	16.949	7,953,903.04	18.299
6.000000000000	- 6.250000000000	12	20.339	8,718,144.89	20.058
6.250000000000	- 6.500000000000	17	28.814	12,445,957.32	28.634
6.500000000000	- 6.750000000000	10	16.949	7,818,296.72	17.987
6.750000000000	- 7.000000000000	4	6.780	3,079,400.00	7.085
7.000000000000	- 7.250000000000	1	1.695	503,116.00	1.158
7.250000000000	- 7.500000000000	0	0.000	0.00	0.000
7.500000000000	- 7.750000000000	0	0.000	0.00	0.000
7.750000000000	- 8.000000000000	0	0.000	0.00	0.000
>	8.000000000000	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>59</b>	<b>100.000</b>	<b>43,465,586.35</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	1	0.352	63,257.02	0.033
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

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745  
Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
225,000.00	-	250,000.00	1	0.352	248,189.04	0.129
250,000.00	-	275,000.00	0	0.000	0.00	0.000
275,000.00	-	300,000.00	1	0.352	293,500.00	0.153
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	0.352	357,500.00	0.186
375,000.00	-	400,000.00	0	0.000	0.00	0.000
400,000.00	-	425,000.00	3	1.056	1,261,062.33	0.657
425,000.00	-	450,000.00	14	4.930	6,157,333.50	3.206
450,000.00	-	475,000.00	22	7.746	10,190,849.71	5.307
475,000.00	-	500,000.00	33	11.620	16,303,493.48	8.490
500,000.00	-	525,000.00	23	8.099	11,783,083.89	6.136
525,000.00	-	550,000.00	21	7.394	11,298,533.35	5.884
550,000.00	-	575,000.00	13	4.577	7,289,639.96	3.796
575,000.00	-	600,000.00	25	8.803	14,722,247.35	7.666
600,000.00	-	625,000.00	7	2.465	4,297,429.01	2.238
625,000.00	-	650,000.00	19	6.690	12,206,923.94	6.357
650,000.00	-	675,000.00	7	2.465	4,650,238.04	2.422
675,000.00	-	700,000.00	8	2.817	5,504,874.05	2.867
700,000.00	-	725,000.00	8	2.817	5,726,767.08	2.982
725,000.00	-	750,000.00	5	1.761	3,680,160.12	1.916
750,000.00	-	775,000.00	8	2.817	6,148,411.68	3.202
775,000.00	-	800,000.00	5	1.761	3,963,942.76	2.064
>		800,000.00	59	20.775	65,889,834.99	34.311
<b>Wgt Ave / Total:</b>			<b>284</b>	<b>100.000</b>	<b>192,037,271.30</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	0	0.000	0.00	0.000

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
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	1	1.064	400,000.00	0.613
400,000.00	-	425,000.00	1	1.064	419,897.11	0.643
425,000.00	-	450,000.00	16	17.021	6,977,467.67	10.688
450,000.00	-	475,000.00	4	4.255	1,880,174.81	2.880
475,000.00	-	500,000.00	4	4.255	1,984,564.09	3.040
500,000.00	-	525,000.00	5	5.319	2,572,723.55	3.941
525,000.00	-	550,000.00	3	3.191	1,623,540.00	2.487
550,000.00	-	575,000.00	6	6.383	3,376,416.60	5.172
575,000.00	-	600,000.00	6	6.383	3,543,540.91	5.428
600,000.00	-	625,000.00	6	6.383	3,649,252.12	5.590
625,000.00	-	650,000.00	4	4.255	2,594,404.44	3.974
650,000.00	-	675,000.00	6	6.383	3,972,145.08	6.084
675,000.00	-	700,000.00	1	1.064	700,000.00	1.072
700,000.00	-	725,000.00	5	5.319	3,563,300.00	5.458
725,000.00	-	750,000.00	0	0.000	0.00	0.000
750,000.00	-	775,000.00	2	2.128	1,525,658.53	2.337
775,000.00	-	800,000.00	3	3.191	2,380,994.28	3.647
>		800,000.00	21	22.340	24,120,115.88	36.946
<b>Wgt Ave / Total:</b>			<b>94</b>	<b>100.000</b>	<b>65,284,195.07</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	1	1.695	156,897.33	0.361
175,000.00	-	200,000.00	1	1.695	178,178.72	0.410
200,000.00	-	225,000.00	0	0.000	0.00	0.000

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

Update Face			Number of Items	Percent of Items	Principal Balance	Percent of Balance
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	1	1.695	282,000.00	0.649
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	0	0.000	0.00	0.000
400,000.00	-	425,000.00	1	1.695	421,337.61	0.969
425,000.00	-	450,000.00	4	6.780	1,770,413.11	4.073
450,000.00	-	475,000.00	2	3.390	942,664.32	2.169
475,000.00	-	500,000.00	4	6.780	1,947,999.70	4.482
500,000.00	-	525,000.00	1	1.695	503,116.00	1.158
525,000.00	-	550,000.00	3	5.085	1,604,042.00	3.690
550,000.00	-	575,000.00	4	6.780	2,244,898.97	5.165
575,000.00	-	600,000.00	2	3.390	1,180,000.00	2.715
600,000.00	-	625,000.00	2	3.390	1,223,200.00	2.814
625,000.00	-	650,000.00	2	3.390	1,296,200.00	2.982
650,000.00	-	675,000.00	1	1.695	660,000.00	1.518
675,000.00	-	700,000.00	2	3.390	1,379,458.73	3.174
700,000.00	-	725,000.00	2	3.390	1,414,269.00	3.254
725,000.00	-	750,000.00	1	1.695	750,000.00	1.726
750,000.00	-	775,000.00	1	1.695	774,327.00	1.781
775,000.00	-	800,000.00	2	3.390	1,600,000.00	3.681
>		800,000.00	22	37.288	23,136,583.86	53.230
<b>Wgt Ave / Total:</b>			<b>59</b>	<b>100.000</b>	<b>43,465,586.35</b>	<b>100.000</b>

**Group I**

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	83	29.225	58,177,825.48	30.295
FL	4	1.408	2,211,748.51	1.152
AZ	21	7.394	14,092,634.18	7.338
VA	28	9.859	19,384,899.92	10.094
WA	44	15.493	28,156,432.19	14.662
CO	9	3.169	7,274,232.79	3.788
Others	95	33.451	62,739,498.23	32.670
<b>Wgt Ave / Total:</b>	<b>284</b>	<b>100.000</b>	<b>192,037,271.30</b>	<b>100.000</b>

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745

Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Group II**

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	55	58.511	42,004,207.81	64.341
FL	0	0.000	0.00	0.000
AZ	0	0.000	0.00	0.000
VA	10	10.638	6,322,043.67	9.684
WA	3	3.191	1,389,739.24	2.129
CO	1	1.064	400,000.00	0.613
Others	25	26.596	15,168,204.35	23.234
<b>Wgt Ave / Total:</b>	<b>94</b>	<b>100.000</b>	<b>65,284,195.07</b>	<b>100.000</b>

**Group III**

Location	Number of Items	Percent of Items	Principal Balance	Percent of Balance
CA	15	25.424	12,167,596.24	27.994
FL	0	0.000	0.00	0.000
AZ	4	6.780	2,900,474.57	6.673
VA	7	11.864	5,304,173.08	12.203
WA	12	20.339	8,616,447.51	19.824
CO	2	3.390	1,710,099.59	3.934
Others	19	32.203	12,766,795.36	29.372
<b>Wgt Ave / Total:</b>	<b>59</b>	<b>100.000</b>	<b>43,465,586.35</b>	<b>100.000</b>

**Group I**

Update Term	Number of Items	Percent of Items	Principal Balance	Percent of Balance
< = 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	284	100.000	192,037,271.30	100.000
> 360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>	<b>284</b>	<b>100.000</b>	<b>192,037,271.30</b>	<b>100.000</b>

101 Barclay Street,4W  
New York, NY 10286

Officer: Melissa A. Hancock  
904-998-4745  
Associate: Rory Hafey  
212-815-5179

**First Horizon Asset Securities Inc.**  
**First Horizon Mortgage Pass-Through Trust 2007-AR1**  
**Mortgage Pass-Through Certificates, Series 2007-AR1**

**Group II**

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	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	94	100.000	65,284,195.07	100.000
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>94</b>	<b>100.000</b>	<b>65,284,195.07</b>	<b>100.000</b>

**Group III**

<u>Update Term</u>		Number of Items	Percent of Items	Principal Balance	Percent of Balance
< =	120	0	0.000	0.00	0.000
120	- 180	0	0.000	0.00	0.000
180	- 300	1	1.695	486,000.00	1.118
300	- 360	58	98.305	42,979,586.35	98.882
>	360	0	0.000	0.00	0.000
<b>Wgt Ave / Total:</b>		<b>59</b>	<b>100.000</b>	<b>43,465,586.35</b>	<b>100.000</b>