



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

December 23, 2010

T. Randy Stevens  
First Farmers and Merchants Corporation  
Chief Executive Officer  
816 South Garden Street  
Columbia, TN 38402

**Re: First Farmers and Merchants Corporation**  
**Annual Report on Form 10-K for the fiscal year ended December 31, 2009**  
**Quarterly Report on Form 10-Q for the quarter ended September 30, 2010**  
**File No. 000-10972**

Dear Mr. Stevens:

We have completed our review of your filings and do not have any further comments at this time.

Sincerely,

Mark Webb  
Legal Branch Chief