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All Things Financial.

Clyde A. Billings, Jr.
Senior Vice President & Counsel

August 12, 2002

RECEIVED
OFFICE OF THE SECRETARY

AUG 12 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington DC 20549

Via Hand Delivery

Re: First Tennessee National Corporation
Sworn Statements Required by June 27, 2002 Order
SEC File No. 4-460

Dear Mr. Katz,

Pursuant to the Order of the Securities and Exchange Commission dated June 27, 2002 (File No. 4-460), enclosed are the executed original sworn statements of the principal executive officer and principal financial officer of First Tennessee National Corporation.

Please acknowledge receipt of this letter and the enclosures by stamping the enclosed duplicate copy of this transmittal letter and returning it via the courier.

Please call me at the number provided below if you have any questions.

Yours very truly,

Clyde A. Billings, Jr.

Enclosures

First Tennessee National Corporation
165 Madison Avenue, 3rd Floor
Memphis, TN 38103
Phone: (901) 523-5679
Fax: (901) 523-4248
cabillings@ftb.com

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OMB Number: 3235-0569

Expires: January 31, 2003

STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, J. Kenneth Glass, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of First Tennessee National Corporation (the "Company"), and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Company's audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- Annual Report on Form 10-K for fiscal year ended December 31, 2001, of First Tennessee National Corporation;
- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of First Tennessee National Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and
- any amendments to any of the foregoing.

J. Kenneth Glass
J. Kenneth Glass

President and Chief Executive Officer
(principal executive officer)

Date: August 12, 2002

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Subscribed and sworn to before me
this 12 day of August, 2002.

Nancy K. Schaeble
Notary Public

My Commission Expires:
7/29/03

[*Separate statements to be signed by each of the Principal Executive Officer and the Principal Financial Officer.]