

Citi Mortgage

Old Payment: \$1,290.00

Old Rate: 5.8

Months Behind: 3

New Payment: \$650.00

New Rate Trial plan.

Estimated Month Savings: \$640.00

Estimated Yearly Savings including back payments: \$11,550.00

CitiMortgage



www.citimortgage.com

08/07/09

Dear CitiMortgage Customer:

Your request for a repayment plan has been approved. Your account is now delinquent for the months of 07/01/09 through 08/01/09 for \$2,646.25 including \$51.03 in late charges, \$15.00 in delinquency expenses and \$0.00 in other fees.

PLEASE SIGN THE ATTACHED AGREEMENT AS YOUR ACCEPTANCE OF THE PLAN AND RETURN IT TO OUR OFFICE IMMEDIATELY. BY SIGNING THE ATTACHED AGREEMENT, YOU ARE ALSO STATING THAT THE FINANCIAL INFORMATION YOU PROVIDED CITIMORTGAGE IS TRUE AND ACCURATE. IF THERE IS ANY VARIATION TO THE INCOME INFORMATION THAT WAS PROVIDED TO CITIMORTGAGE, PLEASE INCLUDE PROOF OF ALL INCOME, SUCH AS A PAYCHECK STUB, PROFIT AND LOSS STATEMENT IF YOU ARE SELF EMPLOYED, PROOF OF SOCIAL SECURITY OR DISABILITY BENEFITS, ETC. If you need further assistance, please call a CitiMortgage Loan Specialist toll free at 1-800-723-7906*. Please refer to your loan number

Sincerely,

Collection Manager
CitiMortgage

Repayment Plan Accepted and Agreed:

Name _____ Name _____

Date _____ Date _____

Lender Acknowledgement: _____ Date: _____

*Calls are randomly monitored and recorded to ensure quality service.

671-3038-0209F

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The repayment terms of this arrangement are as follows:

AMOUNT	RECEIVED BY
\$650.00	09/01/09
\$650.00	10/01/09
\$650.00	11/01/09

671-3038-0208F



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PLEASE KEEP THIS PAGE FOR YOUR RECORDS

All payments must be received in our office by the close of business on the indicated due date. Payments under this agreement must be sent to: CitiMortgage, Inc., P.O. Box 183040, Columbus, OH 43218-3040.

If you prefer to send your payment by express mail, use the following address: CitiMortgage, Inc., Attn: Payment Mail Opening, 8725 West Sahara Avenue, Las Vegas, NV 89117.

If you have been previously notified of a personal check restriction on your account, your payment under this plan must be in the form of a certified check, cashiers check or money order.

If you fail to make any payment as promised, this agreement will be cancelled and, if appropriate, foreclosure proceedings will be initiated. All provisions of the Note and the Mortgage/Deed of Trust shall remain in full force and effect.

NOTE: This plan is subject to revision if you have an adjustable rate change or an escrow analysis which changes your payment amount. If your regular mortgage payment changes, this plan may no longer be sufficient to bring your loan current and/or satisfy all the provisions of the Note and the Mortgage/Deed of Trust. In the event of a change to your regular mortgage payment, CitiMortgage may modify the terms of this plan (the due dates and amounts due) as necessary to bring your loan current and/or satisfy all the provisions of the Note and Mortgage/Deed of Trust.

Your account will continue to be reported as delinquent to our credit reporting agencies until you bring your account current. Your account will continue to be assessed late charges in accordance with the terms of your Note and Mortgage/Deed of Trust until you bring your account current or as otherwise provided per State or Investor guidelines. As a result of the default status of this account and in accordance with the terms of the Mortgage Note/Deed of Trust or as required by the Investor/Guarantor of this loan, monthly exterior inspections may continue to be conducted and the cost for this inspection will be charged to this account. This fee may not be included in the terms of this repayment plan but will be added to the total amount outstanding on your monthly billing statement.

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