

Loan Modification Success Case

Name of Lender (Bank):

CITI Mortgage

<https://www.citimortgage.com/Mortgage/Home.do?td=>

Original Interest:

7.338%

Original Payment:

\$1,216.89

New Interest:

2.214%

New Payment:

\$820.23

Please visit our website at:

<http://www.stopbanks.com/> or call us at 877-529-5090.

Account Information

Statement Date: 09/12/09
Property Address: [REDACTED]

ACCOUNT NUMBER: 2012005245-6

Type of Mortgage: FIXED RATE LOAN
Principal Balance: \$151,078.16
Uncollected Interest: \$3,110.82
Interest Rate: 7.33875%
Interest Year to Date: \$0.00

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MORTGAGE ACCOUNT STATEMENT

Take command of your mortgage - Visit Today!
www.citimortgage.com

Customer service 1-800-283-7918*
*Calls are randomly monitored and recorded to ensure quality service.

Would you like an easier way to make your mortgage payment?
Sign up for Citicorp Trust Bank Equity Builder today.

S1S0071D-264020432009AA03-02/12/09-8-030989-1



Account Activity

	PAYMENTS RECEIVED	CURRENT PAYMENT DUE
Date		03/09/09
Payment		\$1,070.28
Total Mortgage Payment		\$1,070.28
Servicing Fees		\$45.00
Late Charge		\$428.08
Past Due Amount		\$8,562.24
Total Amount		\$10,105.60

Please call (866) 613-5637 regarding your account.

For routine questions regarding the servicing of your mortgage loan, please call our Customer Service department at 1-800-283-7918.

If you have a complaint or concern that you have been subjected to unfair lending practices in relation to a mortgage loan or other financial product or service that you obtained through our company or a third party, please call our Fair Lending Hotline at 1-888-309-1254.

P&I - \$1070.28
 ESCROWS - \$146.61
 total payment **\$1216.89**

Monthly Highlights

Experiencing Financial Difficulties? You can now request hardship assistance by completing our online application. Visit or login at www.citimortgage.com and click on Help with Financial Difficulties.

Net mortgage interest paid in 2008: \$3,918.78.

STOP BANKS

CM-SSREG-1208

Account Number: [REDACTED]

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding uncollected interest, current late charges and fees, then principal. Once paid, additional funds cannot be retained.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:

CITIMORTGAGE, INC.
 PO BOX 6006
 THE LAKES NV 88901-6006

	Due Date:	Total Amount Due:
See detail below:	03/09/09	\$10,105.60
Additional Principal:	\$.
Additional Escrow:	\$.
If payment received after: 09/24/09	\$.
Add late charge of: 353.51	\$.
Total Amount Enclosed	\$.

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.



FIRST PAYMENT LETTER

Words used in this Letter and Certification are defined below. Words in the singular mean and include the plural and vice versa.

Lender Loan Number: [REDACTED]

"Borrower" is [REDACTED]

"First Payment Due Date" is 2/09/10

"Lender" is CitiMortgage, Inc. successor by reason of merger with CitiFinancial Mortgage Company, Inc., and its successors or assigns,

"Note" means the promissory note(s) dated 02/05/07, signed by Borrower in favor of Lender.

"Property" means the property commonly known as [REDACTED]

"Security Instrument" means the deed of trust/mortgage/security deed/security instrument signed by Borrower in favor of Lender, securing payment of the note.

To assure proper credit on Borrower's account, please include the loan number on all loan payment checks. Unless otherwise indicated in the Note, each loan payment is due on the 9th day of each month. Each payment should be mailed early enough for it to reach Lender on or before that date. Payments received after that date are delinquent. The regular Total Monthly Payment is itemized below. This will be the amount of Borrower's first payment unless Lender notifies Borrower otherwise.

	INITIAL AMOUNT
Monthly Principal and Interest	\$ 709.06
Monthly Property Tax Escrow Payment \$	
Monthly Escrow Payment	\$ 111.17
Total Monthly Payment:	\$ 820.23

If you do not receive your monthly payment coupons or statement before the First Payment Due Date, please mail your check along with a copy of this Letter to:

CitiMortgage, Inc.
PO Box 689196, Des Moines, Iowa 50368-9196

Citi understands that your mortgage is not the only financial obligation you may have and therefore we want to remind you of the many resources in your area that can give further assistance and credit counseling as needed. Consumer Credit Counseling Services better know as CCCS is one of many options available to you that can be found in your local telephone book or on the internet.