

Name of Lender- Citi

Old Interest-6.125%

Old Payment- 1701.31

New Interest- 2%

New Payment- 1130.42

THE HABASHY LAW FIRM

1025 N. BRAND SUITE 301
GLENDALE, CA 91202
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June 23, 2009



Time Sensitive Request

RE: Citi Mortgage Loan

Dear

Please note the information below is in regards to your new repayment to modification plan. It is very important for you to follow the steps indicated below as failing to do so will place your home in jeopardy.

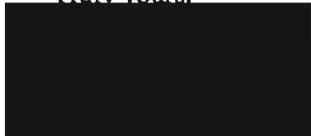
- 7/1/2009 \$ 1130.42 via certified funds
- 8/1/2009 \$ 1130.42 via certified funds
- 9/1/2009 \$ 1130.42 via certified funds

The payment schedule indicated above needs to be sent to the lender via Western Union please note the western union information below;

Western Union
Pay To: Citi Mortgage
Code City: CMI
Code State: MO
Reference Number #

It is very important that you send us a copy of the agreement before sending back to the lender. Please contact Ana Brown, at 818-547-4357, with any inquiries, as she is the case manager assigned to this file.

Truly yours,



Attorney at Law

Account Information

Statement Date: 02/17/09

Property Address: [REDACTED]

ACCOUNT NUMBER [REDACTED]

Type of Mortgage

Principal Balance

Interest Rate

Interest Year to Date

FIXED RATE LOAN

\$273,376.40

6.12500%

\$2,795.37

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CitiMortgage



MORTGAGE ACCOUNT STATEMENT



Take command of your mortgage -- Visit Today!

www.citimortgage.com



Customer service 1-800-283-7818*

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



Would you like an easier way to make your mortgage payment?

Sign up for E-Z Pay today.

Account Activity

	PAYMENTS RECEIVED	CURRENT PAYMENT DUE
Date	02/17/09	03/01/09
Principal	\$304.40	\$305.95
Interest	\$1,396.91	\$1,395.36
Total Amount	\$1,701.31	\$1,701.31

Net mortgage interest paid in 2008: \$16,899.26.



Monthly Highlights

The BiWeekly AdvantageSM Plan could potentially save you thousands in interest without refinancing! Go to www.citimortgage.com/biweeklyadvantage to learn how.

Detach and return the bottom portion with payment. Retain the top portion for your records.