

Modification / Forbearance Cover Sheet

Date: 2.2.2010

Negotiator: [REDACTED]

Law Group: [REDACTED]

Lender: Citi Mortgage

Client Name: [REDACTED]

Loan Number: [REDACTED]

Type of modification: Perm. Modification

Original Payment Amount: \$2,634.94 PITI

Modified Payment Amount: \$1,929.56 PITI

New Interest Rate: 2.00%

Old Interest Rate: 6.625%

Current Loan Balance: \$330,000.00

Principal Reduction of:

New Balance:

Settlement Offer & Accepted: \$0.00



January 12, 2010

PLEASE KEEP FOR YOUR RECORDS

[Redacted]

RE: CMI # [Redacted]

Dear Borrowers:

Enclosed is a Modification Agreement necessary to change the interest rate, loan product, term and/or monthly payment on your mortgage loan. This document must be executed by you and the Lender in order to modify your mortgage. The change in your principal and interest payment will be reflected upon receipt of the modification agreement.

Please read the Modification Agreement carefully. It must be signed, dated and notarized by all obligated parties. You must also ensure that two people who witnessed your signature also sign the Agreement (non-married individuals must have two witnesses per individual). To expedite the Modification, we may have ordered a title update to ensure that our lien is protected. CitiMortgage may choose not to proceed with the modification if other liens exist.

An envelope is enclosed for the convenience of returning the Modification Agreement on or before 01/25/10, or the modification terms may be voided at the discretion of CMI.

Your new monthly terms are shown below. If you have been approved for a stepped rate modification, the information below reflects the first year terms only.

PAYMENT INFORMATION

	NEW	CURRENT
1. Principal Balance	\$352,625.19	\$330,000.00
2. Interest Rate	2.000%	6.625%
3. Principal & Interest Payment	\$1,119.51	\$1,821.88
4. Taxes and/or Insurance Escrow	\$810.05	\$813.06
5. Total Payment	\$1,929.56	\$2,634.94
6. Payment Effective Date	03/01/10	

Please return your executed document(s) in the envelope provided. Please consult a tax advisor for information concerning the tax treatment of the capitalized interest amount. If you have any other questions or need further assistance, please contact Abigail Brazzle at 1-866-713-4784, and refer to your loan number shown above. Thank you for your cooperation.

Sincerely,
Abigail Brazzle
Loan Processor

LEGAL DEBT SOLUTIONS
A PROFESSIONAL LAW CORPORATION

-----[Space Above This Line for Recording Data]-----

**LOAN MODIFICATION AGREEMENT
(Providing for Step Interest Rate)**

CMI/CB # [REDACTED]

This Loan Modification Agreement ("Agreement"), made January 12, 2010, between [REDACTED] ("Borrower") whose address is [REDACTED] and CitiMortgage, Inc. ("Lender"), whose address is 1000 Technology Drive, O'Fallon, MO 63368-2240, and Mortgage Electronic Registration Systems, Inc., whose address is P.O. Box 2026, Flint, MI 48501-2026 ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 04/30/07, and recorded on 06/08/07 in Book or Liber na, at page(s) na, or Document No. 4453600, of the Recorders Office of the Records of BURLINGTON COUNTY, New Jersey, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at [REDACTED] the real property described being set forth in the attached LEGAL DESCRIPTION, or as follows:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of 02/01/10, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$352,625.19, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. (The current unpaid principal balance now due and owing of \$330,000.00, plus the total capitalized amount of \$22,625.19 equal the Unpaid Principal Balance of \$352,625.19.)
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first five years at the yearly rate of 2.000%, from 02/01/10 and Borrower promises to pay monthly payments of principal and interest in the amount of \$1,1191.51, beginning on 03/01/10. During the sixth year, interest will be charged at the yearly rate of 3.000%, from 02/01/15, and Borrower shall pay monthly payments of principal and interest in the amount of \$1,287.70 beginning on 03/01/15. During the seventh year, interest will be charged at the yearly rate of 4.000%, from 02/01/16, and Borrower shall pay monthly payments of principal and interest in the amount of \$1,464.14 beginning on 03/01/16. During the eighth year, interest will be charged at the yearly rate of 5.000%, from 02/01/17, and Borrower shall pay monthly payments of principal and interest in the amount of \$1,647.51 beginning on 03/01/17. During the ninth year and continuing thereafter until the Maturity date (as hereinafter defined), interest will be charged at the yearly rate of 5.125%, from 02/01/18, and Borrower shall pay monthly payments of principal and interest in the amount of \$1,670.62 beginning on 03/01/18 and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on 05/01/47 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Citi never sleeps

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CitiMortgage



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Customer service 1-866-477-6472
Calls are typically answered and recorded to ensure quality service.



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Statement Date: 05/18/09
Property Address: [REDACTED]

ACCOUNT NUMBER: 2104363154

Type of Mortgage	FREDDIE YR INT ONLY
Principal Balance	\$300,000.00
Interest Rate	6.62500%
Escrow Balance	\$2,136.95
Interest Year to Date	\$12,753.18
Taxes Paid Year to Date	\$2,782.56

Account Activity

	PAYMENTS RECEIVED	CURRENT PAYMENT DUE
Date	05/18/09	06/01/09
Interest	\$5,485.64	\$1,821.88
Escrow	\$2,439.16	\$813.06
Total Mortgage Payment		\$2,634.94
Delinquency Expenses	\$59.82	\$15.16
Servicing Fees		\$20.00
Late Charge	\$070.30	
Total Amount	\$8,034.94	\$2,870.12

This is confirmation of your 05/17/09 phone pay transaction authorized from Checking Account [REDACTED], in the amount of \$5,015.00, including fee.

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default.

On 04/28/09, \$290.75 was paid for PMI Insurance.

The current amount due covers only the interest charges on your loan. These payments will not decrease the principal balance that you owe on the loan. You may elect to pay an additional \$339.95 in order to fully amortize your loan.

Please note the coupon below shows the date your payment must be received and total amount due. It also shows the late charge amount and the payment amount due if your payment is late.

Monthly Highlights

Where can you go for today's interest rates, up-to-date sales information about homes in your neighborhood and valuable tools for refinancing or purchasing your dream home? It's simple. Log in to www.citimortgage.com today!

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

Account Number: [REDACTED]

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

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

Include account number on check and make payable to:



[REDACTED]



	Due Date:	Total Amount Due:
See detail below	06/01/09	\$2,870.12
Additional Principal:	\$	
Additional Escrow:	\$	
If payment received after: 06/18/09 Add late charge of: \$01.00	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

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

A PROFES [REDACTED] ON