



April 7, 2009



RE: [Redacted]

Dear Mortgagors,

Your request for a temporary repayment plan in connection with your delinquency default on the referenced loan account has been approved. This is an effort to assist you in bringing your home loan to a current status. Your account is due for 02/01/09 and subsequent payments in the amount of \$2858.

The repayment terms for the delinquent amount are as follows:

To Be In Office By:	Amount of:
04/20/09	2858.00
05/20/09	2858.00
06/20/09	2858.00
07/20/09	13868.18

Remaining Late Charges Are Due With The Next Payment Due After The Plan Is Completed.

NOTE: FORBEARANCE PAYMENT AMOUNTS WILL INCREASE WHENEVER TAX AND INSURANCE PREMIUMS ARE INCREASED.

You will continue to receive collection letters, however, as long as you make forbearance payments according to the schedule on this letter. You may disregard those letters. If you fail to remit your payments accordingly, those letters are in effect for legal purposes toward the foreclosure of your property. The loan will remain in a delinquent status until the payments under this Forbearance agreement are made in full.

Your initial payment under this agreement must be remitted in the form of Cashier's Check, Money Order, or Certified Personal Check along with the original signed and notarized forbearance agreement. All payments must be received in the office on the dates set forth per the agreement to:

CitiMortgage, Inc.
1000 Technology Drive
O'Fallon, MO 63368-2240
Attn: MS #420

All subsequent payments according to the terms of the agreement should be sent to the following address and must be in Certified Funds and be received in the office on the dates set forth above.

CitiMortgage Inc.
4740 121st Street
Urbandale, IA 50323

Attn: Payments

It is agreed that all provisions of the Note and Mortgage/Deed of Trust shall remain in full force and effect. If you fail to pay any payment as promised, this forbearance agreement will be canceled and, if appropriate; **FORECLOSURE PROCEEDINGS WILL CONTINUE IMMEDIATELY!** Time is of the essence.

It is agreed and understood that the Lender retains all its rights under the Deed of Trust/Mortgage to foreclose on your property if at any time, you fail to comply with the terms of this temporary repayment plan or the terms of the Note and Deed of Trust/Mortgage.

Mortgagor agrees that, in consideration of the mutual covenants contained herein, including the forbearance of CitiMortgage, Inc. from exercising its rights and remedies otherwise available to it under the Mortgage loan Documents.

Please sign this agreement as your acceptance of the plan and agreement to the provisions herein and return it to our office immediately along with the initial payment agreed upon. Please note that **YOU MUST SIGN, NOTARIZE, AND RETURN** this Forbearance Agreement with payment in order that it may be effective and the current foreclosure action can be placed on hold.

Sincerely,

CitiMortgage, Inc. Workout Department
1-866-713-4784

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

Accepted and Agreed:

_____ Date

Accepted and Agreed:

_____ Date