

**LOAN MODIFICATION COVER LETTER**

NAME: [REDACTED]

LENDER: CITI MTG

MODIFIED PAYMENT: \$1512

REGULAR PAYMENT: \$2543.74

SAVING: \$1031.74

LOAN MODIFICATION TYPE: TRIAL

ATTORNEY: [REDACTED]

[REDACTED]

[REDACTED]

COMPLETED: MARCH 2010

LEGAL DEBT SOLUTIONS  
A PROFESSIONAL LAW CORPORATION

# Account Information

Statement Date: 01/15/09  
 Property Address: [REDACTED]

ACCOUNT NUMBER: [REDACTED]  
 Type of Mortgage: 7/1 ARM  
 Principal Balance: \$405,214.49  
 Interest Rate: 6.12500%  
 Interest Year to Date: \$2,070.65

*out of*



## MORTGAGE ACCOUNT STATEMENT

Take command of your mortgage - Visit Today!  
 www.[REDACTED].com

Customer service [REDACTED]  
 \*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.

[REDACTED]

[REDACTED]



# Account Activity

	PAYMENTS RECEIVED	CURRENT PAYMENT DUE
Date	01/15/09	02/01/09
Principal	\$463.09	\$465.46
Interest	\$2,070.65	\$2,068.28
Servicing Fees	\$10.00	
<b>Total Amount</b>	<b>\$2,543.74</b>	<b>\$2,533.74</b>

*2/6/09 last pay*

[REDACTED]

# Monthly Highlights

Due to year-end processing, payments received between 10 p.m. and Midnight ET on December 31, 2008, will be posted in January 2009, but credited for December 31, 2008.

Your Form 1098 is included with this monthly billing statement or mailed separately by January 31, 2009.

Detach and return the bottom portion with payment.

Account Number: [REDACTED]

Due Date: 02/01/09  
 Total Amount Due: \$2,533.74

See detail below:

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]



Additional Principal:	\$	
Additional Escrow:	\$	
If payment received after: 02/16/09	\$	
Add late charge of: \$126.68		
Additional Monthly Payment:	\$	
<b>Total Amount Enclosed</b>	<b>\$</b>	

### STIPULATED SPECIAL FORBEARANCE PLAN AGREEMENT

THIS AGREEMENT made as of the 16 day of March, 2010, by and between CitiMortgage, Inc. ("CMI"), having a place of business at [REDACTED], whose mailing address is [REDACTED] collectively known to as "Borrower" (the "Agreement").

#### Recitals:

- A. CMI is the owner and holder or servicing agent of a certain Note and Deed of Trust/Mortgage made and executed or assumed by the Borrower,
- B. The Borrower has failed and omitted to make regular monthly payments in accordance with the terms of the Note and Deed of Trust/Mortgage, therefore, the loan is in default, and CMI has exercised its rights to institute collections (and/or foreclosure, if applicable).
- C. The Borrower has requested that CMI enter into this agreement to place its collections (and/or foreclosure on hold, if applicable). CMI wishes to assist Borrower, but does not wish to discontinue collections (and/or foreclosure, if applicable), until the loan is brought current.

#### Agreement:

- 1) The total amount needed to bring the loan current through and including the March payment is the following sum:

12 payments at \$2,533.74	\$30,404.88
Late Charges Due:	\$ 0.00
Foreclosure Fees:	\$ 0.00
Delinquency Expenses	\$ 822.26
Unapplied Funds	\$ -6,541.52

Total Arrears Due: \$ 24,685.62

- 2) Borrower is relieved from making the regular monthly payment from 04/01/10 through 09/01/10, after the down payment, if applicable, is received, which must occur on or before 04/01/10. The regular monthly payments referred to in this paragraph are being deferred and must be repaid as set forth below. The said monthly payments are not forgiven.
- 3) Beginning on 10/01/10, Borrower shall resume making regularly scheduled monthly payments. In addition to their regularly scheduled monthly payments, Borrower shall pay the above arrears as follows:

\$ 1512 due 04/01/10 (\$ 1512 down payment along with signed agreement)  
 \$ 1512 due 05/01/10  
 \$ 1512 due 06/01/10  
 \$ 1512 due 07/01/10  
 \$ 1512 due 08/01/10  
 \$ 1512 due 09/01/10

- 4) By entering into this agreement, CMI is neither modifying, nor waiving any rights under the Note and Deed of Trust/Mortgage, which shall continue in full force and effect. CMI is only agreeing to forbear from further collection (and/or foreclosure, if applicable), action on the condition that Borrower makes all regularly scheduled payments due under the Note and Deed of Trust/Mortgage and arrears payments under this agreement, including the down payment. In the event Borrower does not make all payments under this agreement, CMI will proceed with collections (and/or foreclosure, if applicable), without further notice, except as required by applicable law.
- 5) All money paid to CMI during the term of this agreement is due and not refundable.