



01/30/06

JOSEPH [REDACTED]
[REDACTED]

ARLINGTON TX 76001-6908

EXTENSION AGREEMENT

RE: CitiFinancial Mortgage Company, Inc.
Account Number: [REDACTED]
Social Security Number: [REDACTED]

Borrower(s) is delinquent in payment(s) to lender which includes unpaid interest accrued to-date, which will be deferred and collected at the time of payoff of this account. Interest will continue to accrue on the amount of past due principal at the rate provided for in the loan documents for this loan.

If this is a variable rate of CitiFinancial Freedom Loan account, Borrower(s) acknowledges that any interest rate or payment change notification in process may be rendered inaccurate by this Extension Agreement. Borrower(s) agrees to contact lender, after receipt of any such notification with any questions in this regard.

APPLICABLE ONLY IF CREDIT INSURANCE WAS PURCHASED: Borrower(s) understands that this agreement does not extend any insurance coverage on the account; and that any such insurance will expire on the original expiration date(s) of coverage.

APPLICABLE ONLY IF LOAN IS ESCROWED FOR TAXES, INSURANCE OR BOTH: Borrower(s) understands that this extension will cause your account to undergo an escrow analysis and as a result of this escrow analysis, your monthly escrow payment may increase. You will be notified of any escrow changes once the analysis has been completed.

Borrower(s) reaffirms all terms contained in the Promissory Note or Loan Agreement and Mortgage or Deed of Trust applicable to the account number stated above, except as specifically provided herein. Said documents are herein incorporated by reference.

BORROWER UNDERSTANDS AND AGREES THAT THIS EXTENSION MAY BE REVERSED BY THE LENDER FOR ANY NON-COMPLIANCE BY BORROWER, INCLUDING, BUT NOT LIMITED TO, A PERSONAL CHECK RETURNED FOR NON-SUFFICIENT FUNDS USED FOR PAYMENT QUALIFICATION WITHIN THIS EXTENSION, AND/OR A PERSONAL CHECK RETURNED FOR NON-SUFFICIENT FUNDS ON PAYMENTS PRIOR TO THIS EXTENSION. BORROWER UNDERSTANDS AND AGREES THAT THIS EXTENSION IS SUBJECT TO THE FINAL APPROVAL OF LENDER. IN THE EVENT THIS EXTENSION AGREEMENT IS NOT APPROVED, BORROWER MAY NOT RECEIVE FURTHER NOTICE FROM LENDER.

Notwithstanding the foregoing, to the extent the personal liability of either or both of the Borrower(s) (if more than one) has been discharged in bankruptcy with respect to any amount payable hereunder, nothing contained herein shall be construed to impose personal liability to repay any such obligation on the borrow(s) whose obligations have been so discharged.

By signing, I acknowledge receipt of a copy of this Extension Agreement.

Borrower

Co-Borrower

****NOTE****

IF YOU HAVE YOUR PAYMENT DIRECT DEBITED, EXTENSIONS OR DUE DATE CHANGES WILL NOT STOP PAYMENT DEBITING IF DONE 4 DAYS OR LESS BEFORE THE CURRENT DUE DATE. YOUR ACCOUNT WILL DIRECT DEBIT IF YOU ARE WITHIN THIS PERIOD REGARDLESS OF THIS EXTENSION AGREEMENT OR DUE DATE CHANGE TRANSACTION.

Once the Extension Agreement has been approved and processed, you will receive a confirmation letter outlining the details of the extension which will include the amount of unpaid interest deferred, the new maturity date of the loan and the next payment due date.

EXTENSION AGREEMENT PROCEDURES

- Please have all individuals on the Promissory Note document sign this extension agreement form.

- Sign and date this extension form and return to us via fax at 972-657-1642 Attn: [REDACTED]

NOTE: Your prompt return of this extension agreement form will insure proper credit and application of the extension you requested.

If you have any questions, please call me at 8668314458
Ext. 17261

Sincerely,

[REDACTED]
Client Relations Counselor
[REDACTED] 17261