

06720/2014 01:47 FAX

CITIMORTGAGE

002/003



January 16, 2008

DORIS [REDACTED]

[REDACTED]
FORT WORTH TX 76108-4007

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 09/01/07 and subsequent payments in the amount of \$4,970.87 plus any additional expenses, including attorney fees and costs in the amount of \$901.84.

The repayment terms for the delinquent amount are as follows:

Amount of:	To Be In Office By:	Represents:
\$3000.00	01/25/08	Attny fees, Sept & Oct pymnts plus u/a
\$1359.51	02/25/08	Nov pymnt plus u/a
\$1359.51	03/25/08	Dec & Jan pymnts
\$1359.51	04/25/08	Feb pymnt plus u/a
\$1359.51	05/25/08	March & April pymnts
\$1359.51	06/25/08	May pymnt plus u/a
\$1359.51	07/25/08	June & July pymnts

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 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: Paula Bayuk 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 per the agreement.

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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 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.

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, in the event Debtor files bankruptcy either during the course of this Forbearance Agreement or following a default of this Forbearance Agreement or under the Mortgage Loan, Debtor hereby waives his/her right for protection of the automatic stay and will not object to, enjoin or otherwise delay or impede CitiMortgage, Inc. remedies against the collateral, including foreclosure, which might be available to Debtor. CitiMortgage, Inc. will be immediately entitled to relief from the automatic stay imposed by Section 362 of the bankruptcy Code, to permit CitiMortgage, Inc. to exercise any and all rights and remedies available to CitiMortgage, Inc. under the Mortgage Loan, this Forbearance Agreement, or any applicable non-bankruptcy law.

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,

Paula Bayuk
CitiMortgage, Inc. Workout Department
1-800-695-0384 Ext. 27736

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

Accepted and Agreed:

DORIS [REDACTED]

Date

Accepted and Agreed:

[REDACTED]

Date