

FORBEARANCE AGREEMENT/STIPULATION

Mortgagor: John [REDACTED]
 Property Address: [REDACTED] MN 56468
 Account Number: [REDACTED]

In return for CitiMortgage, Inc., successor by merger with CitiFinancial Mortgage Company, Inc. ("CMI"), forbearing from proceeding with the pending foreclosure of my mortgage loan, which is still in default under the original security instrument, we agree to the following terms and conditions:

Monthly Payments: A payment of \$3,500.00 must be received by CitiFinancial Mortgage Company, Inc. on or before 4/29/08 in certified funds. Payments will be received by CMI on the 29th day of every month of \$596.56 plus the regular mortgage payment of \$1,084.67 totaling \$1,681.23 for six (6) consecutive months beginning 05/29/08 and ending 10/29/08, with a last payment amount totaling \$1,681.28. Regular monthly payments of \$1,084.67 will resume on 11/01/08.

Important: The payment amounts set forth above will remain fixed during the term of this forbearance agreement. If the interest rate set forth in the original security instrument is a variable interest rate, I agree to pay any additional interest resulting from such adjustments. This additional interest may be paid in a lump sum upon completion of this agreement.

In the event I file Bankruptcy during the term of this agreement, this forbearance agreement shall become null and void and the terms of the security instrument shall remain in full force and effect.

All payments are to be in the form of certified funds and directed to the following:

Via Overnight Courier
 CitiFinancial Mortgage Company
 4050 Regent Blvd.
 Mail Drop N1B-165
 Irving, TX 75063
 Attn: PAYMENT PROCESSING-CFMC

Via Regular Mail
 CitiFinancial Mortgage Company
 4050 Regent Blvd.
 Mail Drop N1B-165
 Irving, TX 75063
 Attn: PAYMENT PROCESSING-CFMC

Via Western Union Quick Collect
 Code City – Equity
 State – TX

Via Bank Wire
 JP Morgan Chase
 ABA# 021000021
 Acct# 08806323497

We understand that if the above terms and conditions or the terms of the original security instrument are not met, a default will occur and this forbearance will be voided. If a default occurs, CMI may proceed with foreclosure immediately. There is no grace period for late or partial payments and you will not receive an additional 30-day demand letter. All funds will be applied first towards outstanding fees, as allowed by applicable law. Once fees are paid in full, funds will then be applied towards principal, interest, and, if applicable, escrow amounts.

We understand that all the rights and obligations of the original note and security instrument, except as changed by this payment plan, remain in full force. If you received a discharge in bankruptcy, we have sent this Agreement to you upon your request. This is a voluntary agreement and is not an attempt to collect money from you personally or to otherwise enforce personal obligations under the terms of the note and/or security instrument.

Mortgagors:

Mortgagors:

Date:

Date:

Approved:

CitiMortgage, Inc. successor by merger with CitiFinancial Mortgage Company, Inc.

Date: