

**YOU MUST FAX A COPY OF THE CHECK
FINAL HUD, AIRBILL TRACKING SLIP OR
BANK WIRE CONFIRMATION SLIP, FAXED TO
866-675-5769**

citi mortgage™

August 21, 2009

Recipient: Stephanie Navarre

Fax: 866.698.9830

CitiMortgage, Inc.

Account Number: [REDACTED]

Customer: [REDACTED]

Dear [REDACTED]

This letter serves as CitiMortgage, Inc. (CMI) authorization and acceptance of a short payoff on the above referenced account, in the amount of \$321,288.42, or the net proceeds from the closing settlement, whichever is GREATER.

This amount is valid through August 26th 2009 Certified funds must be received on or before August 26th 2009. The sellers/mortgagers may not receive more than \$0.00 in this transaction at closing. Upon receipt of certified funds or title company escrow check and after a final review of the original (or certified copy) HUD 1 settlement statement, CMI will release its mortgage on the property. Any funds held in our Escrow/ Impound Account and / or insurance claim proceeds will be considered the property of CMI and will be applied towards our loss.

Please deliver the certified funds by overnight mail service to:

CitiMortgage, Inc.

Attn: IKE EFOBI

Closing Rep.: Todd M. Zoller

4740 121st Street

Des Moines, IA 50323

Wire Information: Wire to: CitiBank, N.A.

New Castle, Delaware

ABA # 031100209

Credit To: CitiMortgage, Inc.

Account # 38681139

Wire Memo info Required: Payoff

Customer Name: [REDACTED]

Customer 10 Digit Account Number: [REDACTED]

A copy of the final HUD 1, check and tracking number (Fed Ex, UPS, etc.) must be e-mailed or faxed to Todd M. Zoller (866) 675-5769 at the time of closing.

Sincerely,

Todd M. Zoller / Todd.M.Zoller@citi.com

Loss Mitigation Closing Specialist

Toll Free: 800-422-1498 Ext. 8934656

Direct: 972-893-4656



August 21, 2009

Fax Recipient: Stephanie Navarre @ 866.698.9830

2 pages to --

CitiMortgage, Inc.

Account Number: [REDACTED]

Customer: [REDACTED]

Dear [REDACTED]

This letter serves as CitiMortgage, Inc. (CMI) authorization and acceptance of a short payoff on the above referenced account, in the **MINIMUM** amount of \$1,000.00 or the net proceeds from closing settlement, whichever is **GREATER**.

This amount is valid through **August 26th 2009**. Certified funds must be received on or before **August 26th 2009**. The sellers/mortgagers may not receive more than \$0.00 in this transaction at closing. Upon receipt of certified funds or title company escrow check and after a final review of the original (or certified copy) HUD 1 settlement statement, CMI will release its mortgage on the property. Any funds held in CMI's Escrow/ Impound Account and / or insurance claim proceeds will be considered the property of CMI and will be applied towards our loss.

Please deliver the "certified funds only" by overnight mail service to: Short Sale Payoffs. Documents must be sent to Todd M. Zoller by fax only to 866-675-5769. We must have a copy of notarized payment agreement and, the check or wire to release our lien.

Please deliver the certified funds by overnight mail service to:

CitiMortgage, Inc.

Attn: Short Sale Payoffs

Closing Rep.: Todd M. Zoller

1000 Technology Drive

Mail Station #314

O'Fallon, MO 63368

Wire Information: Wire to: US Bank N.A.

St. Louis, MO

ABA #081000210

Credit To: CitiMortgage, Inc.

Account # 1308160744

Wire Memo info Required: Short Payoff

Customer Name: [REDACTED]

Customer 10 Digit Account Number [REDACTED]

***** A COPY OF THIS LETTER MUST BE PROVIDED TO THE CUSTOMER *****

A copy of the final executed HUD 1 and wire confirmation or if funds are overnighted a copy of the check and tracking slip must be faxed to Todd M. Zoller (866) 675-5769 at the time of closing. Or e-mail closing documents to closers email address

Sincerely,

Todd M. Zoller / Todd.M.Zoller@citi.com

Loss Mitigation Specialist

Toll Free: 800-422-1498 Direct: 972-893-4656