



Dear CitiMortgage Customer(s):

In order for CitiMortgage, Inc. to discuss your mortgage loan with a third party, we must obtain a letter of authorization form signed by all borrowers. Please review the form below and complete the following:

- Specify the name(s), address, phone number and relationship of the person you authorize CitiMortgage, Inc to verbally discuss information with regarding your mortgage account.

- CitiMortgage, Inc will need the signature of everyone that signed the note and/or the security instrument (i.e. Mortgage/ Deed of Trust) for your loan.

Please make sure that this form is dated below.

- Mail your form to: CitiMortgage, Inc. P.O. Box 9438, Gaithersburg, MD 20898-9438 or you may fax the form to:

Upon	FAX	EMAIL
Citi Mortgage Lien	(866) 940-8125	HOST.CitiLinkdocs@citi.com
HELOC (Home Equity Loan)	(866) 989-1356	HOST.CUSTOMdocs@citi.com

receipt of this Form your records will be updated.

LETTER OF AUTHORIZATION

I/We herby authorize CitiMortgage, Inc. to discuss my/our mortgage account number _____ with the individuals listed below:

Name(s) _____

Business Name _____

Business Address _____

Business Phone _____

Email Address (optional) _____

Relationship to Borrower/Co-borrower _____

I/We hereby release CitiMortgage, Inc. its employees, officers, agents and directors from any claim(s) that might arise in connection with this authorization. This authorization shall remain in effect until revoked in writing.

Borrower Signature _____ Date _____

Printed Name _____

Co-Borrower Signature _____ Date _____

Printed Name _____

Property Address: _____

CITIMORTGAGE CUSTOMER HARDSHIP ASSISTANCE PACKAGE



Please send copies of:

- 2 recent consecutive pay stubs, or
- 2 consecutive months of bank statements, or
- 2 consecutive tax returns

CITI LOAN NUMBER

What are your intentions regarding this property? Sell Rent Keep

PART A Borrower Information

Borrower Name		Social Security Number		Co-Borrower Name		Social Security Number	
Borrower Phone No. Day _____ Evening _____ Cell _____				Co-Borrower Phone No. Day _____ Evening _____ Cell _____			
Property Address: Street _____ City _____ State _____ Zip _____				Mailing Address (if applicable): Street _____ City _____ State _____ Zip _____			
Email Address				Email Address			
Employer (Current)		Position		Employer (Current)		Position	
Years on Job		Employer Phone		Years on Job		Employer Phone	
If in current job for less than 5 years, enter your previous employer information below.							
Employer (Previous)		Position		Employer (Previous)		Position	
Years on Job		Employer Phone		Years on Job		Employer Phone	

PART B Property Information

Is this property for SALE? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is this property for RENT? <input type="checkbox"/> Yes <input type="checkbox"/> No		
List Date _____	Price _____	Monthly Rent	Monthly Last Paid	Date Lease Expires
Realtor Name				
Realtor Phone				

PART C Monthly Income

DESCRIPTION (MONTHLY)	
Gross Salary/Wages	
Net Salary/Wages	
Other Income	
Other Additional Income (i.e., SSI, Rental, Second Job, Child Support)	
Total Net Income	

PART D Monthly Expenses

DESCRIPTION (MONTHLY)	Monthly Payment	Balance Due	# Months Delinquent
1. Primary Home Mortgage	\$	\$	
2. Taxes on Primary Home (if not included in #1)	\$	\$	
3. Insurance on Primary Home (if not included in #1)	\$	\$	
4. Rent Payment (if owner not occupying subject property)	\$	\$	
5. Maintenance/Homeowners Association Fees	\$	\$	
6. Other Mortgages	\$	\$	
7. Automobile Loans	\$	\$	
8. Other Loans	\$	\$	
9. Credit Cards (minimum payment)	\$	\$	
10. Alimony/Child Support	\$	\$	
11. Child/Dependent Care	\$	\$	
12. Utilities (water, electricity, gas, cable, etc.)	\$	\$	
13. Telephone (landline and cell phone)	\$	\$	
14. Insurance (automobile, health, life)	\$	\$	
15. Medical Expenses (uninsured)	\$	\$	
16. Car Expenses (gas, maintenance, parking)	\$	\$	
17. Groceries and Toiletries	\$	\$	
18. Other Monthly Expense (explain)	\$	\$	
19. Other Monthly Expense (explain)	\$	\$	
20. Other Monthly Expense (explain)	\$	\$	
Total	\$	\$	

Please try to complete as many of the questions as possible. Additional information may be necessary and Citi will need to speak with you during the assistance process.

PART E General Questions

1. Do you occupy this property as a Primary Residence? Yes No

If Yes, how long have you lived at this residence? Years: _____ Months: _____

2. How many people reside in the household?

3. Do you have any dependents under the age of 18? Yes No If Yes, how many?

4. Do you have any other debts or obligations secured by this property (i.e. second mortgage, home equity loan, judgments or liens)?

Yes No If Yes, please itemize these debts or obligations below:

Debt/Obligation	Amount
	\$
	\$
	\$

5. Do you own any other properties? Yes No How many? _____ If yes, please complete the following items:

Monthly Payment	Rental Income	Principal Balance	Is this property currently vacant?
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

6. What is the amount of funds you immediately have available to apply toward your mortgage delinquency? \$

7. In addition to the amount stated above, what amount will you have available in 30 days? \$

PART E General Questions (cont'd)

Please try to complete as many of the questions as possible. Additional information may be necessary and Citi will need to speak with you during the assistance process.

Briefly explain the reason why you are behind on your mortgage payment(s) or are in imminent danger of default (If needed, attach a separate sheet of paper for explanation):

What is your proposal for repaying the arrearage?

Authorization to Release Information

IN ADDITION TO THIS FINANCIAL STATEMENT AND ITS ATTACHMENTS, THERE MAY BE TIMES WHEN ADDITIONAL INFORMATION IS NEEDED TO REVIEW THE SITUATION THOROUGHLY, SUCH AS:

- 1. ORDERING CREDIT REPORTS
- 2. VERIFYING BANK ACCOUNTS IN THIS DISCLOSURE
- 3. OBTAINING ANY OTHER INFORMATION NECESSARY TO PROPERLY ANALYZE THIS REQUEST

I ACKNOWLEDGE THAT EVERYTHING I HAVE STATED IN THIS DISCLOSURE IS TRUE AND FACTUAL TO THE BEST OF MY ABILITY. I ALSO AGREE THAT IF IT IS DETERMINED THAT I HAVE PROVIDED INFORMATION THAT IS MISREPRESENTED AND THEREBY CAUSED ACTIONS TO BE TAKEN WHICH WOULD NOT HAVE BEEN TAKEN HAD THE TRUE FACTS BEEN KNOWN, I SHALL BE LIABLE FOR ANY AND ALL LOSSES SUFFERED BY THE LENDER OF MY MORTGAGE LOAN.

Borrower Signature Date

Borrower Signature Date

AUTHORIZATION TO RELEASE INFORMATION

I/WE HEREBY AUTHORIZE YOU TO RELEASE TO _____
ANY AND ALL INFORMATION THEY MAY REQUIRE FOR THE PURPOSE OF A HARDSHIP REVIEW.
THANK YOU.

Borrower Signature Date

Borrower Signature Date

Social Security Number

Social Security Number

FAX COVER SHEET**Sender's Information****Receiver's Information**

Name:	To:
Telephone:	Fax:
Number of Pages:	Loan #:

Required Information

- Signed and dated Financial Worksheets
- 2 months of paystubs for: _____
- 2006 & 2007 W-2 forms
- 2007 complete 1040s
- Year-to-Date Profit and Loss Statement for Self-Employed Borrowers
- Social Security Income (Award Letter) for: _____
- Spousal and/or Child Support Income
- Supplemental Income or other: _____
- Complete bank statements for the last two months
- Current Homeowners Insurance Policy
- Current and/or Delinquent Property Tax Information
- Rental Agreement(s), Purchase Agreements



SHORT SALE AFFIDAVIT

Servicer: CitiMortgage Inc. Servicer Loan Number: _____
Address of Property: _____ Investor: _____
Date of Purchase Contract: _____ Buyer: _____
Seller: _____ Buyer: _____
Seller: _____ Buyer's Agent: _____
Seller's Agent/Listing Agent: _____ Transaction Facilitator (if applicable): _____
Escrow Closing Agent: _____

This Short Sale Affidavit ("Affidavit") is given by the Seller(s), Buyer(s), Agent(s), and Facilitator to the Servicer and the Investor of the mortgage loan secured by the Property ("Mortgage") in consideration for the mutual and respective benefits to be derived from the short sale of the Property.

The buyer cannot resell the property within 30 days of the short sale settlement date.

The buyer cannot resell the property for greater than 120% of the short sale price within 90 days of the short sale settlement date.

The deed conveying the property to the purchaser should be amended, in compliance with applicable state law, to include the following provision:

"Grantee herein is prohibited from conveying captioned property for any sales price for a period of 30 days from the date of this deed. After this 30 day period, Grantee is further prohibited from conveying the property for a sales price greater than \$ [insert value equal to 120% of short sale price] until 90 days from the date of this deed. These restrictions shall run with the land are not personal to the Grantee."

NOW, THEREFORE, the Seller(s), Buyer(s), Agent(s), and Facilitator do hereby represent, warrant and agree under the pains and penalties of perjury, to the best of each signatory's knowledge and belief, as follows:

- (a) The sale of the Property is an "arm's length" transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise;
- (b) There are no agreements, understandings or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as tenants or later obtain title or ownership of the Property, except that the Sellers(s) are permitted to remain as tenants in the Property for a short term, as is common and customary in the market but no longer than ninety (90) days, in order to facilitate relocation;
- (c) Neither the Sellers(s) nor the Buyer(s) will receive any funds or commissions from the sale of the Property except that the Seller(s) may receive a payment if it is offered by the Servicer, approved by the Investor and, if the payment is made at closing of the short sale of the Property, reflected on the HUD-1 Settlement Statement;
- (d) There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Property that have not been disclosed to the Servicer;
- (e) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the short sale have been disclosed to and approved by the Servicer and will be reflected on the HUD-1 Settlement Statement;
- (f) Each signatory understands, agrees and intends that the Servicer and the Investor are relying upon the statements made in this Affidavit as consideration for the reduction of the payoff amount of the Mortgage and agreement to the sale of the Property;

- (g) A signatory who makes a negligent or intentional misrepresentation agrees to indemnify the Servicer and the Investor for any and all loss resulting from the misrepresentation including, but not limited to, repayment of the amount of the reduced payoff of the Mortgage;
- (h) This Affidavit and all representations, warranties and statements made herein will survive the closing of the short sale transaction; and
- (i) Each signatory understands that a misrepresentation may subject the person making the misrepresentation to civil and/or criminal liability.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Seller's Signature) By: _____

Notary Signature: _____

.

Printed Name: _____

.

Residing at: _____ My commission expires _____

.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Seller's Signature) By: _____

Notary Signature: _____

.

Printed Name: _____

.

Residing at: _____ My commission expires _____

.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Buyer's Signature) By: _____

Notary Signature: _____

.

Printed Name: _____

.

Residing at: _____ My commission expires _____

.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Buyer's Signature) By: _____

Notary Signature: _____

.

Printed Name: _____

.

Residing at: _____ My commission expires _____

.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Seller's Agent/Listing Agent's Signature) By: _____

Notary Signature: _____

.

Printed Name: _____

.

Residing at: _____ My commission expires _____

.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Escrow Closing Agent's Signature) By: _____

Notary Signature: _____

.

Printed Name: _____

.

Residing at: _____ My commission expires _____

.

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Buyer's Agent's Signature) By: _____

Notary Signature: _____

.
Printed Name: _____

.
Residing at: _____ My commission expires _____

.
IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Transaction Facilitator's Signature (if applicable)) By: _____

Notary Signature: _____

.
Printed Name: _____

.
Residing at: _____ My commission expires _____

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