



MORTGAGE LOAN STATEMENT
RETAIN THIS PORTION FOR YOUR RECORDS

STATEMENT DATE 01/16/09
 LOAN NUMBER
 PROPERTY ADDRESS BOSTON MA 02128

BOSTON MA 02128-2253



Let Us Remember For You!
 Enroll today for Automatic Payment Draft

Customer Care
 Get Care about your existing loan account log on to www.MyCitiResidentialLoan.com or call (800) 430-5262

Available ONLINE! www.MyCitiResidentialLoan.com

TOTAL AMOUNT DUE	
Past Due Monthly Payments: Due 10/01/08 - 01/01/09	\$17,039.48
Suspense Balance:	\$.00
Total Amount Past Due:	\$17,039.48
Payment Due on 02/01/09	\$4,259.87
Unpaid Late Charges:	\$511.20
Other Fees & Charges:	\$.00
Total Expenses/Fees Due:	\$511.20
Total Amount Due:	\$21,810.55

MONTHLY PAYMENT FACTORS	
(For Payment Due: 02/01/09)	
Interest Rate:	9.49000%
Monthly Payment:	\$4,259.87
Escrow:	\$.00
Insurance Products/Misc:	\$.00
Monthly Total:	\$4,259.87

BALANCES	
Principal Balance:	\$530,173.39
Escrow Balance:	\$.00
Amounts Paid Year-To-Date	
Principal:	\$.00
Interest:	\$.00
Late Charges:	\$.00
Hazard Insurance:	\$.00
Taxes/Liens:	\$.00

To avoid late charges of \$127.60 we must receive your payment by 02/16/09 during business hours.

Visit www.mycltiresidentialloan.com.

ACTIVITY SINCE YOUR LAST STATEMENT								
DATE	DESCRIPTION	AMOUNT	PRINCIPAL	INTEREST	ESCROW	INSURANCE PRODUCTS/MISC	LATE CHARGES/ CORP ADV/FEEs	SUSPENSE
01-16	LT CHG ASSESSMT						\$127.80	

IMPORTANT MESSAGES
 Any unspecified amount paid over the minimum amount will be applied in the following order: expenses paid by Citi Residential Lending, outstanding fees, late fees, escrow advances, and finally additional principal. However, if your loan is not current, any extra funds will be applied to suspense.

A late charge has been assessed. Your loan is past due. Please remit your payment immediately or contact our office at 1-800-430-5262.

There may be additional charges assessed to your loan after the date of this statement. Any funds received that do not include payment for these additional charges are subject to return. If you are experiencing problems in making your payments, we would like to notify you of the availability of government-approved counseling agencies designed to assist homeowners going through financial difficulties. To obtain the name of an approved counseling agency near you, please call (800) 569-4287, or access an online directory at www.hudhcc.org. This does not, in any way, amend the terms of your contract with Citi Residential Lending.

Federal law requires us to notify you that we are acting as a debt collector and any information we collect from you will be used for the purpose of collecting your debt. Unless federal law otherwise prohibits, we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Please be advised that if your loan is in a bankruptcy or has been discharged, this is not an attempt to collect a debt but is sent to you for informational purposes only.

Investor Loan #

After Recording Return To:

CitiMortgage, Inc.
Attn: Loss Mitigation Department, MS 466
1000 Technology Drive
O'Fallon, MO 63368

This document was prepared by Loss Mitigation

[Space Above This Line For Recording Data]

HOME AFFORDABLE MODIFICATION AGREEMENT (Step Two of Two-Step Documentation Process)

Borrower ("I"):

Lender or Servicer ("Lender"):

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): 07/26/2007

Loan Number:

Property Address ("Property"): , BOSTON, MA 02128

A certain parcel of land with the buildings thereon situated in the part of Boston called East Boston, being numbered _____ and a part of Lot numbered _____ on a plan made by _____ dated _____ and recorded with Suffolk Deeds at the end of Book _____ bounded and described as follows:

NORTHEASTERLY:

NORTHWESTERLY:

SOUTHWESTERLY: 1

SOUTHEASTERLY:

Also an additional parcel of land adjoining the Northwestern boundary of the land above described measuring thirty-seven (37) feet six (6) inches by three (3) feet six (6) inches, subject to privileges as set forth in a deed from _____

For our title see deed dated April 29, 2004 recorded in Book 34406, Page 161.

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

My Representations. I certify, represent to Lender and agree:

I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;

I live in the Property as my principal residence, and the Property has not been condemned;

There has been no change in the ownership of the Property since I signed the Loan Documents;

I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));

Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;

If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and

I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

Acknowledgements and Preconditions to Modification. I understand and acknowledge that:

If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and

I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. The Modification. If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 03/01/2010 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a workout plan or trial period plan, this modification will not take effect. The first modified payment will be due on 04/01/2010.

The new Maturity Date will be: 08/01/2037.

\$78,100.00 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$520,094.84. Interest at the rate of 2.00% will begin to accrue on the Interest Bearing Principal Balance as of 03/01/2010 and the first new monthly payment on the Interest Bearing Principal Balance will be due on 04/01/2010. My payment schedule for the modified Loan is as follows until the loan reaches the Maturity Date when the final balloon payment of \$345,652.90 will become

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	2.00%	03/01/2010	\$1,574.98	\$423.70, may adjust periodically	\$1,998.68, may adjust periodically	04/01/2010	60
6	3.00%	03/01/2015	\$1,829.76	May adjust periodically	May adjust periodically	04/01/2015	12
7	4.00%	03/01/2016	\$2,098.70	May adjust periodically	May adjust periodically	04/01/2016	12
8-28	5.00%	03/01/2017	\$2,379.61	May adjust periodically	May adjust periodically	04/01/2017	240
Term					\$345,652.30		

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified loan will be the minimum payment that will be due each month for the remaining term of the loan. My modified loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.

E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Loan Documents by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.

If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.