

citi financial™
mortgage

PAYOFF LETTER

November 19, 2008

ATTN: [REDACTED]

RE: [REDACTED]

Security Address: [REDACTED]
Edmond OK 73151

Account #: [REDACTED]

Balance: \$211,618.56

CitiFinancial Mortgage Company Inc. agrees to accept \$12,000.00 to release the lien associated with the above referenced account.

This amount is due in our office by 12/29/08 be subject to increase. Please make sure that all payments are sent in a CASHIER'S, CERTIFIED, OR TITLE COMPANY check, made payable to CitiFinancial, via OVERNIGHT mail to"

CitiMortgage

Attn: [REDACTED]

Transaction Processing
[REDACTED]

O'Fallon, MO, 63368-2240

Please contact me at [REDACTED] ext [REDACTED] should you have any questions or concerns regarding this account.

Sincerely,

[REDACTED]
CitiMortgage
Recovery Dept.

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11/19/08

CitiFinancial Mortgage Company, INC

Account Number: [REDACTED]

Property Address: [REDACTED] Edmond OK 73151

Customer Names: [REDACTED]

This letter serves as CitiFinancial Mortgage Company Inc.'s (CFMC) authorization and acceptance of a SHORT PAYOFF on the above referenced account, of \$12,000.00 or the net proceeds from the closing Settlement, whichever is GREATER.

The short payoff is subject to soft note for the amount \$30,000.00

This amount is valid through 12/29/08 Certified funds are required on or before 12/29/08 seller/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, CitiFinancial Mortgage Company Inc., 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 CFMC and will be applied towards our loss.

Please deliver the certified funds by overnight mail service to:

CitiFinancial Mortgage Company Inc.

[REDACTED]
Urbandale IA 50323

MS 2222

**PLEASE FAX A COPY OF
HUD & WIRE CONFIRMATION OR
SIGNED COPY OF HUD, COPY OF
CHECK AND COPY OF TRACKING
SLIP @ [REDACTED]**

Wire Information:

ABA Routing Number [REDACTED]

Bank Name Citibank Delaware

Bank Account Number: [REDACTED]

Credit to: CitiMortgage Inc.

Wire Memo info required:

Customer [REDACTED] Digit Account Number: # [REDACTED]

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

A copy of the final HUD 1, check and tracking number (Fed Ex, UPS, etc.) must be faxed to [REDACTED] at [REDACTED] at the time of closing.

Sincerely,

[REDACTED]
Recovery Specialist
[REDACTED] ext [REDACTED]
[REDACTED]@citigroup.com

A member of citigroup 