

Citigroup, CitiMortgage Program	
What is the Citi Homeowner Assistance Program?	The Citi Homeowner Assistance Program will preemptively reach out to homeowners in need of assistance and will not initiate a foreclosure or complete a foreclosure sale on any eligible borrower where Citi owns the mortgage.
When does the Citi Homeowner Assistance Program Begin?	The program begins Nov. 11, 2008 and ends May 2009.
Who is eligible?	<p>Contact your lender to determine eligibility. However, some of the eligibility requirements for the Citi Homeowner Assistance Program are as follows:</p> <ul style="list-style-type: none"> ● Must be first mortgage and must be a loan Citi owns. ● The property must be the primary residence and owner occupied (owner may own a second home). ● The borrower is working in good faith with Citi. ● The borrower currently may not be behind on their payments but may require help to stay current. ● Current total monthly mortgage payments exceed 38 percent of gross monthly income.
Who should I contact?	To determine eligibility, contact Citi at (800) 667-8424.
How can I learn more about the program and start the application process?	More information can be found at www.mortgagehelp.citi.com