



Citi is a founding member of the HOPE NOW alliance – a coalition of counselors, investors, lenders and servicers seeking and facilitating homeownership preservation solutions.

What you may be facing

You are not alone in your struggle to keep your home. Millions of Americans face the risk of foreclosure every year. Unfortunately, most have something else in common – financial hardship. In fact, four common hardship reasons account for 70% of all foreclosures nationwide:

- Job loss
- Disability
- Divorce
- Death of a wage earner

There are also common non-hardship-based reasons that lead to the threat of foreclosure and the need to reach out for help:

- Overextended credit
- Decreasing housing values
- Limited understanding of certain mortgage loan terms and features

Call today for a session with a homeownership preservation specialist.

Visit us at: www.mortgagehelp.citi.com

Phone: 1-866-915-9417

Fax: 1-866-963-0651

Email: mortgagehelp@citi.com

Hours of operation:

Monday – Thursday: 6 am - 6 pm PST

Friday: 6 am - 3 pm PST

The Office of Homeownership Preservation

**Advice.
Help.
Now.**



Why you can't hesitate

Your situation is unique to you and you only. There are many possible outcomes and the most important step you can take is reaching out for help NOW. Do not wait; doing so could quickly put your home in jeopardy.

If you have a Citi® loan or a loan serviced by Citi, and you are struggling to make your monthly mortgage payment or anticipate you will be in the near future, please call the **Office of Homeownership Preservation** at **1-866-915-9417** for advice and help.

Citi recognizes that foreclosures affect everyone: you, your family, your neighborhood and the entire community in which we live and work. Early intervention has the potential to minimize the impact on your credit, and help you keep your home. Acting now also minimizes the impact on others as well.

How we can help

At Citi, we know life happens...if you are behind on your mortgage payments, or think you may fall behind due to hardship or other problems, call us to find out how we can help. There are options for helping you keep your home. These special arrangements are called "workouts" and are designed to preserve homeownership for struggling Americans. Workouts vary depending on your situation and your loan. Not all of these options may be right for you; the important thing to remember is that there may be an alternative to losing your home to foreclosure. You may be considered for the following:

Deferment

This is an agreement to make portions of the mortgage payments at a later time. The total amount paid will be the same or more, but a deferment can be a way to assist homeowners experiencing a temporary hardship.

Forbearance or Repayment Plan

This allows borrowers who have been delinquent on payments to make regularly scheduled payments on a loan, plus a portion of the past due payments (usually on a monthly basis).

Modification

A Modification is a reworking of a mortgage agreement, sometimes even altering the interest rate. This alternative may accommodate a homeowner's situation that has changed since the original loan agreement was signed.

Partial Claim

A Partial Claim is an additional onetime loan to assist homeowners in paying what they owe due to missed or partial payments. The existing mortgage loan takes priority for payment going forward, and the partial claim loan is repaid after the original mortgage loan is paid.

There are also options for moving out of your home. These are:

Short Sale or Short Refinance

This is the acceptance of less than the full payoff of a loan, when the property is being sold to another party.

Deed-in-Lieu of Foreclosure (DIL)

This option allows for the transfer of legal title of the property to the lender in consideration for forgiveness of the debt.

Help is waiting.

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