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Interim Forbearance Agreement
CitiLink Strategies 1, 2 & 3

INTERIM FORBEARANCE AGREEMENT

Effective Date: 05/22/09

Borrower ("I"): [REDACTED]

Lender ("Lender"): Citimortgage

Date of First Lien Security Instrument ("Mortgage") and Note ("Note"): 01/29/2003

Loan Number ("Loan"): [REDACTED]

Property Address ("Property"): [REDACTED] Frankfort, KY 40601

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 herein have the meaning given to them in the Loan Documents.

I enter into this Interim Forbearance Agreement in consideration of, and during the review by, the Lender of my eligibility for entering into a Trial Period Plan (the "Trial Plan") under the Federal Government's Home Affordable Modification Program. The Trial Plan is a preliminary step to entering into a modification agreement under such Program.

The Lender is agreeing that Lender will suspend any scheduled foreclosure sale during the period the Lender reviews my eligibility for the Trial Plan subject to:

- i) I provide the documents and meet my other obligations in connection with processing my Trial Plan; and
- ii) I make the payments which are due pending completion of the processing of the Trial Plan.

It is specifically agreed the Lender will hold the payments received pending execution of the Trial Plan in a non-interest bearing account until execution of Trial Plan, or, when unapplied payments held total an amount that is enough to pay in full my oldest delinquent monthly payment under my Loan Documents, apply the payment. If the Lender accepts and/or posts a payment prior to execution of the Trial Plan, it will be without prejudice to, and will not be deemed a waiver of the acceleration of the loan or foreclosure action and related activities, and shall not constitute a cure of my default under the Loan Documents, unless such payments are sufficient to completely cure my entire default under the Loan Documents.

I understand that this Interim Forbearance Agreement is not a modification of the Loan Documents, but only an agreement to forbear by the Lender as provided herein.

This Interim Forbearance Agreement shall immediately terminate and be of no further force or effect if and when Lender and I execute a Trial Plan, which Trial Plan upon being effective shall in all respects replace this Interim Forbearance Agreement.

This Interim Forbearance Agreement may be terminated in accordance with notice given by Lender if Lender provides written notice that it has been determined that I am not eligible for a Trial Plan or that processing of the Trial Plan is terminated for any reason whatsoever. In any such event, no further notice shall be required to effect termination of this Interim Forbearance Agreement.

If this Interim Forbearance Agreement is terminated, Lender may proceed with enforcement of any remedies or rights as may be provided under and/or had been initiated under, the Loan Documents.

1 If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

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ENROLLMENT INFORM

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Documents prior to this Interim Forbearance Agreement.

The terms and provisions of the Loan Documents remain in full force and effect; nothing in this Interim Forbearance Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents.

In Witness Whereof the Lender and I have executed this Interim Forbearance Agreement.

Lender

By

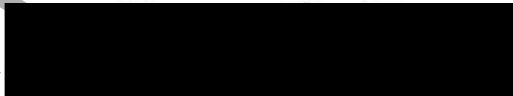
Date

Signature

Date

Borrower

Date



5-22-09

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