



Account Information

Statement Date: 05/03/11
Property Address: 423 N COMMERCE STREET
AURORA IL 60504

CitiMortgage



Customer service 1-800-283-7918*

*Calls are randomly monitored and recorded to ensure quality service.

ACCOUNT NUMBER: 2003579404-7

Type of Mortgage: FIXED RATE MORTGAGE
Principal Balance: \$32,790.32
Interest Rate: 7.97200%
Interest Year to Date: \$873.62

SIS0071D-264151232011AB24-05/03/11-17-245059-1



HAYTHAM FARAJ
ALI FARAJ
22167 MORLEY AVE
DEARBORN MI 48124-2216



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264151230050590001



Account Activity

	PAYMENTS RECEIVED	CURRENT PAYMENT DUE
Date	04/29/11	06/01/11
Principal	\$34.41	\$34.64
Interest	\$218.07	\$217.84
Total Amount	\$252.48	\$252.48

Visit us at www.citimortgage.com!



Monthly Highlights

Looking for a gift that's sure to impress? Want more for your money?

Save an extra 20% on orders \$29.99 and more. **Prices start from \$19.99** +s/h! Send flowers, plants, centerpieces & other gifts with just a few clicks! **Save money & time with Proflowers!** Offer only at www.proflowers.com/Citi.

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CMI-SSREG-0411



Detach and return the bottom portion with payment. Retain the top portion for your records.



Account Number: 2003579404-7

HAYTHAM FARAJ

Please designate how you want us to apply any additional funds. Undesignated funds first pay outstanding late charges and fees, then principal. Once paid, additional funds cannot be returned.

Please check box to indicate mailing address/phone number changes and enter on reverse side.

Include account number on check and make payable to:



CITIMORTGAGE, INC.
PO BOX 183040
COLUMBUS OH 43218-3040

	Due Date:	Total Amount Due:
See detail below:	06/01/11	\$252.48
Additional Principal:	\$	
Additional Escrow:	\$	
If payment received after: 06/16/11 Add late charge of: \$12.62	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

Please do not send cash. Please allow 7 to 10 days for postal delivery.

To ensure timely processing of your mortgage payment, please use the enclosed envelope and coupon. Do not include account inquiries with your payment.

020035794047 0000025248 0000026510 0000025248

E-Z Pay Authorization Agreement

Login to citimortgage.com and register for E-Z Pay today or complete the form below.

- 1 Check One:** Please debit my Checking Account (Attach a voided check)
 Please debit my Savings Account (Attach a deposit slip)

Financial Institution Account # to be debited: _____

- 2** Financial Institution _____

Financial Institution Address _____

Signature of Financial Institution Account Holder _____

Date _____

Please complete/sign this form and return it along with a voided check or deposit slip to: CitiMortgage, Inc., PO Box 6279, Sioux Falls, SD 57117

PLEASE DO NOT RETURN WITH YOUR MONTHLY STATEMENT.

Your enrollment will be confirmed in writing at least 10 days prior to your first debit.

By signing above you are authorizing CitiMortgage, Inc. to automatically debit your account designated above for the amount of your total monthly mortgage payment. You understand that the debit amount may vary due to changes in your monthly payment (e.g., fees, escrow, change, adjustable rate mortgage). CitiMortgage will provide you with written notice at least 10 days prior to any change in the debit amount. CitiMortgage is authorized to debit your account until they receive a written letter, signed by you, 4 days prior to the cancellation date. CitiMortgage can cancel this Agreement at its option or if 2 or more bank returns are received in 6 months. The monthly automatic debit will continue if you refinance with your existing CitiMortgage/Citibank lender unless you notify us to discontinue the service.

- 3** Mortgage Account # _____

- 4** You may choose to have your payment deducted on your due date or up to 15 days after the payment due date.

No Fee: (Circle) Due Date 1day 2day 3day 4day 5day 6day 7day 8day

\$10.00 Monthly Fee: (Circle) 9day 10day 11day 12day 13day 14day 15day

Additional Principal Per Month (Optional) \$ _____

Additional Escrow Per Month (Optional) \$ _____

Important Information To Help Us Serve You Better

Phone Numbers

*Calls are randomly monitored and recorded to ensure quality service.

Customer Service
1-800-283-7918*

Monday-Friday
 7:00 a.m.-12:00 Midnight ET
 Saturday
 8:00 a.m.-7:00 p.m. ET
 Sunday
 12:00 p.m.-11:00 p.m. ET

Collections
1-800-723-7906*

Monday-Friday
 8:00 a.m.-12:00 Midnight ET
 Saturday-Sunday
 8:00 a.m.-8:00 p.m. ET

Addresses

Please be sure to write your account number on your correspondence.

Regular Payments
 CitiMortgage, Inc.
 PO Box 689196
 Des Moines, IA 50368-9196

Air Express Payments
 CitiMortgage, Inc.
 4740 121st St.
 Urbandale, IA 50323-2402

Insurance Claim Center
 CitiMortgage, Inc.
 PO Box 8855
 Springfield, OH 45501-8855

**Credit Bureau Disputes/
 Account Inquiries**
 CitiMortgage, Inc.
 PO Box 660065
 Dallas, TX 75266-0065

**Property Insurance
 Correspondence**
 CitiMortgage, Inc.
 PO Box 7706
 Springfield, OH 45501

Tax Bills
 CitiMortgage, Inc.
 PO Box 23689
 Rochester, NY 14692

Air Express Correspondence
 CitiMortgage, Inc.
 5280 Corporate Drive MC 0251
 Frederick, MD 21703

Website

Visit www.citimortgage.com today!

View and pay your mortgage online. Sign up for free eAlerts to make managing your mortgage easy.

Mortgage Options

1-800-MORTGAGE (667-8424)

Call 1-800-MORTGAGE today for all your refinancing or new home loan needs, or visit www.citimortgage.com for more information regarding CitiMortgage products. We're here to help you find the best mortgage solution!

Payment Information

Online Payments: You can make payments online or sign up for these payment programs by visiting www.citimortgage.com.

E-Z Pay: Your mortgage payments can be withdrawn automatically from your bank.

Phone Payments: Call 1-800-283-7918* to authorize immediate payment using funds directly from your checking account for a nominal fee. For greater convenience, phone payments can be made through our automated system.

Payoff: To request a payoff statement showing the total amount due and instructions for remitting the payoff funds please call 1-800-283-7918*.

The BiWeekly Advantage® Plan: You could pay your mortgage off sooner and save thousands of dollars in interest through periodic drafting. Call 1-866-274-5462* for more information. An enrollment fee will apply. A nominal transaction fee will apply with each draft. Please refer to the Terms and Conditions on our website, www.citimortgage.com/biweeklyadvantage.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Customer Service

By calling 1-800-283-7918*, you may access automated account information, make requests for documents, and initiate transactions by using your Mortgage Account Number. This automated system allows you greater convenience by being available during and outside normal business hours. In addition, Customer Service Representatives are available Monday through Friday between the hours of 7:00 a.m. and 12:00 Midnight ET, Saturday between the hours of 8:00 a.m. and 7:00 p.m. ET and Sunday between the hours of 12:00 p.m. and 11:00 p.m. ET.

For Residential Customers Only: PURSUANT TO § 6 OF RESPA, A "QUALIFIED WRITTEN REQUEST" REGARDING THE SERVICING OF YOUR LOAN MUST BE SENT TO THIS ADDRESS: CITIMORTGAGE, INC., ATTN: CUSTOMER RESEARCH TEAM, PO BOX 9442, GAITHERSBURG, MD 20898-9442. A "qualified written request" is written correspondence, other than notice on a payment coupon or statement, which includes your name, account number and the reason(s) for the request.

DIRECT CREDIT BUREAU DISPUTE NOTICE: PURSUANT TO § 623 (a) (8) (D) OF THE FAIR CREDIT REPORTING ACT (FCRA), WE WILL INVESTIGATE A DIRECT DISPUTE ONLY IF YOU SEND A DISPUTE NOTICE IN WRITING TO US AT THE ADDRESS SHOWN IN THE ADDRESSES SECTION.



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Address & Phone Number Changes

Be sure to check box on reverse. Please print.

FIRST NAME _____

MI _____ LAST NAME _____

NEW MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

NEW HOME PHONE _____ NEW WORK PHONE _____

ADD/UPDATE E-MAIL ADDRESS _____

HAVE YOU TRANSFERRED OWNERSHIP OF YOUR PROPERTY? YES NO



YNNN*NNYN*NNNN*NNNN
264151230050590002

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- 4 (4 oz. approx.) Boneless Chicken Breasts
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Omaha Steaks Burgers
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Limit of 3 of each selection at these special prices. You'll get free standard shipping to every address in your order that includes Favorites Collection (#47234) or on shipments of \$59 or more. FREE SHIPPING applies to standard shipping and handling and does not include expedited, overnight or surcharges for deliveries to Alaska, Hawaii, Canada, Puerto Rico and the Virgin Islands. Purchases of wine or gift cards do not count towards the \$59 requirement for free shipping. Your FREE Burgers will be sent to each shipping address in your order. This offer cannot be combined with any other offer and does not apply to prior purchases. Offer Expires 6/30/11.

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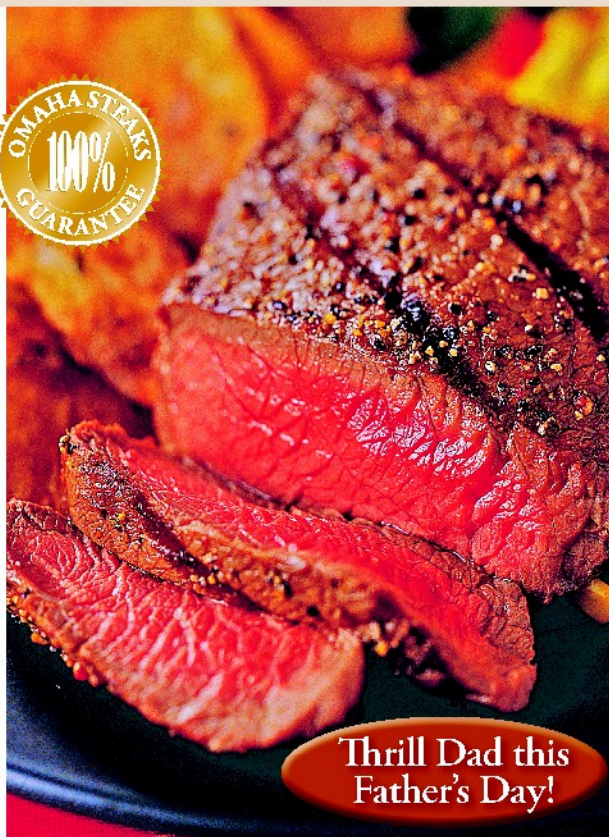
Want 8 Free Burgers? Absolutely!

Want FREE SHIPPING? Tell me more!



Order The Favorites Collection and get these customer favorites...

- Naturally lean **Top Sirloins**, bursting with bold beefy flavor
- Meaty **Boneless Pork Chops**
- Easy to prepare, juicy **Boneless Chicken Breasts**
- Delicately filled and flavorful **Stuffed Baked Potatoes**
- Top it all off with the homemade flavor of **Caramel Apple Tartlets**



All yours for just **\$59.99**
Plus it ships **FREE!**



There's never been a better time to enjoy your favorites, delivered right to your door in a reusable cooler and backed by Omaha Steaks 100% satisfaction guarantee.



I want the Favorites Collection.
How do I order?

1-800-960-8400 or visit www.OmahaSteaks.com/TSA

Limit of 3 of each selection at these special prices. You'll get free standard shipping to every address in your order that includes The Favorites Collection (#47234) or on shipments of \$59 or more. FREE SHIPPING applies to standard shipping and handling and does not include expedited, overnight or surcharges for deliveries to Alaska, Hawaii, Canada, Puerto Rico and the Virgin Islands. Purchases of wine or gift cards do not count towards the \$59 requirement for free shipping. Your FREE Burgers will be sent to each shipping address in your order. This offer cannot be combined with any other offer and does not apply to prior purchases. Offer Expires 6/30/11. Omaha Steaks, Inc. is not affiliated in any way with CitiMortgage, Inc. its affiliates or subsidiaries.

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We believe your home is where you should feel secure. We look forward to being an important partner in your financial future.

» Call **1-800-MORTGAGE** for all your refinance, cash back refinance or new home purchase financing needs



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