



January 3, 2013

[REDACTED]
Wantagh NY 11793-1546

**National Mortgage Settlement
Your Second Mortgage in the amount
of \$98,334.97 has been forgiven!**

Re: National Mortgage Settlement

Account No. [REDACTED]

Dear [REDACTED]

We recently sent you a letter advising we were forgiving all of the balance on your second mortgage in the amount of \$98,334.97. This letter is to confirm that your second mortgage has been closed and you no longer have contractual obligations on this loan. You will no longer be required to make monthly payments on your second mortgage. There are NO FEES and NO CLOSING COSTS.

**YOUR SECOND LIEN MORTGAGE HAS BEEN CLOSED
AND THE MORTGAGE LIEN SATISFIED AND RELEASED!**

How to respond: No action required. The balance amount on your second lien mortgage loan, as noted above, has been forgiven. A copy of your Lien Release will be sent to you shortly.

It is important to note that the elimination of your second lien mortgage is completely separate from your first mortgage and you should continue paying under first lien contractual obligations.

Please call 1-800-824-9907† if you have any questions.

Please see reverse side for important disclosures.

Sincerely,

Robert Wright
CitiMortgage, Inc.



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