

IN THE CIRCUIT COURT OF THE 7th JUDICIAL CIRCUIT
OF FLORIDA, IN AND FOR FLAGLER COUNTY

CitiMortgage, Inc., Successor by Merger to
ABN AMRO Mortgage Group, Inc.

Plaintiff,

-vs.-

Natalia Maslova, et al.

Defendant(s).

Case #: 2008 CA 002801

Division #:

UNC:

FILED IN THE OFFICE OF THE
CLERK OF CIRCUIT COURT
Flagler County, Florida

JAN 0 8 2010


By _____ Deputy Clerk
Paper No. 172

NOTICE OF APPEARANCE

The Law Offices of SHAPIRO & FISHMAN, LLP hereby files this its Notice Of Appearance in this cause as counsel for Mortgage Electronic Registration Systems, Inc.,

SHAPIRO & FISHMAN, LLP hereby requests that all pleadings, motions, notices, orders, judgments, correspondence, and any papers in this action, are served upon Mortgage Electronic Registration Systems, Inc., in care of SHAPIRO & FISHMAN, LLP, at the address listed below.


11


[Handwritten Signature]

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that a true and correct copy of the foregoing has been furnished
by U.S. Mail on this 5 day of Jan, 2010 to wit:

LAW OFFICES OF DAVID J. STERN, P.A., 900 SOUTH PINE ISLAND ROAD, SUITE 400,
PLANTATION, FL 33324

By:  _____
Desiree Russano
FL Bar # 70504

SHAPIRO & FISHMAN, LLP
Attorneys for Defendant(s)
Mortgage Electronic Registration Systems,
Inc.,
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
Telephone: (561) 998-6700
Fax: (561) 998-6707

09-161479

IN THE CIRCUIT COURT OF THE 13th JUDICIAL CIRCUIT
OF FLORIDA, IN AND FOR HILLSBOROUGH COUNTY

U.S. Bank, National Association, as Trustee
by Residential Funding Company, LLC f/k/a
Residential Funding Corporation, Attorney in
Fact

Plaintiff,

-vs.-

Jack Sutter, et al.

Defendant(s).

Case #: 09-6578

Division #:

UNC:

FILED
2009 MAY -4 PM 2:30
HILLSBOROUGH COUNTY FL
CIRCUIT CIVIL

**DEFENDANT, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS
NOMINEE FOR CITIMORTGAGE, INC.'S
ANSWER AND AFFIRMATIVE DEFENSES**

COMES NOW, Defendant, Mortgage Electronic Registration Systems inc., as
nominee for Citimortgage, inc., by and through its undersigned attorneys, and files this answer to
the complaint filed in the above styled case, and states as follows:

1. Defendant is without knowledge as to the allegations contained in Paragraph(s) 1
through 13, inclusively of Plaintiff's Complaint and therefore denies same and demands strict
proof thereof.
2. Defendant admits the allegation contained in Paragraph(s) 14 of Plaintiff's
Complaint.

AFFIRMATIVE DEFENSES

3. Defendant, Mortgage Electronic Registration Systems inc., as nominee for
Citimortgage, inc., reserves the right to object to this foreclosure action if the court determines that
its interest is superior to the Plaintiff's.

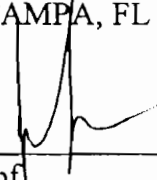
4. Defendant, Mortgage Electronic Registration Systems inc., as nominee for Citimortgage,inc.'s interests are superior to all named defendants, successors in interest, or any interested parties claiming a right in the subject property and therefore Defendant's right to receive surplus proceeds after the foreclosure sale is superior to all named defendant's, successors in interest, or any interested parties claiming a right in the subject property.

WHEREFORE, Defendant, Mortgage Electronic Registration Systems inc., as nominee for Citimortgage,inc., respectfully requests that this Honorable Court determine the rights and interests of the parties and award Defendant surplus proceeds, if any, and for such other and further relief that this Court deems just and proper.

CERTIFICATE OF SERVICE

THIS IS TO CERTIFY that a true and correct copy of the foregoing has been furnished by U.S. Mail on this 28 day of Apr., 2009 to wit:

FLORIDA DEFAULT LAW GROUP, P.L., P.O. BOX 25018, TAMPA, FL 33622


By: 
Jennifer Kopf
FL Bar # 50949

SHAPIRO & FISHMAN, LLP
Attorneys for Defendant - Mortgage
Electronic Registration Systems inc., as
nominee for Citimortgage,inc.
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
Telephone: (561) 998-6700
Fax: (561) 998-6707

09-136044

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH
THIS IS TO CERTIFY THAT THE FOREGOING IS A TRUE
AND CORRECT COPY OF THE DOCUMENT ON FILE IN
MY OFFICE. WITNESS MY HAND AND OFFICIAL SEAL
THIS 14th DAY OF June 2010



PAT FRANK
CLERK OF CIRCUIT COURT
BY  D.C.

THIS IS NOT A
CERTIFIED COPY

Prepared by and return to:
Shapiro & Fishman, LLP/Brandon K. Mullis
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
S&F No.: 09-153148

This area above this line is for the use of recording official

ASSIGNMENT OF MORTGAGE

Mortgage Electronic Registration Systems, Inc., solely as Nominee for First Security Mortgage Services, Inc. ("Assignor"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, in consideration from CitiMortgage, Inc., ("Assignee"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Hillsborough County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

Date of Mortgage: May 21, 2003
Mortgage Recording Date: June 4, 2003
Clerk's File Number: 2003221721
Book Number: 12711
Page Number: 0243

Legal Description:

THE NORTH 348.5 FEET OF THE WEST 137.5 FEET OF THE EAST 1050 FEET OF THE NE 1/4 OF THE NW 1/4 OF SECTION 31, TOWNSHIP 29 SOUTH, RANGE 21 EAST, LESS THE NORTH 30 FEET FOR ROAD RIGHT-OF-WAY, LYING AND BEING IN HILLSBOROUGH COUNTY, FLORIDA.

Original Mortgagors: Dean A. Horner and Nancy A. Horner, Husband and Wife.

Assignor hereby acknowledges that this assignment is being recorded as a formality pursuant to requirements set forth under § 701.02, but that such be the intention of the parties herein that delivery of the subject note and mortgage be established as evidenced

THIS IS NOT A

by electronic or physical delivery, of the note and mortgage and related documents that such delivery occurred on occurred prior to date of any litigation, hereto for, and that date be the delivery date has been established by the expressed intention of the parties, herein.

This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this 13th day of October, 2009.

Mortgage Electronic Registration Systems, Inc., solely as Nominee for First Security Mortgage Services, Inc

By: Jaime Hardcastle
Jaime Hardcastle, Vice President

By: Nate Blackstun
Nate Blackstun, Vice President

(CORPORATE SEAL)

STATE OF Missouri]
COUNTY OF St. Charles]SS.

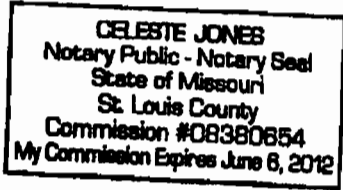
I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of Jaime Hardcastle and Nate Blackstun, who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 13th day of October, 2009

Celeste Jones

*NOTARY PUBLIC
Name of Notary: _____
Commission NO. _____
My Commission Expires: _____

(SEAL)



THIS IS NOT A
CERTIFIED COPY

Prepared by and return to:
Shapiro & Fishman, LLP/Brandon K. Mullis
2424 North Federal Highway, Suite 360
Boca Raton, Florida 33431
S&F No.: 09-153148

This area above this line is for the use of recording official

ASSIGNMENT OF MORTGAGE

CitiMortgage, Inc., ("Assignor"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, in consideration from Federal National Mortgage Association, ("Assignee"), C/O Shapiro & Fishman, LLP, 2424 North Federal Highway, Suite 360, Boca Raton, Florida 33431, has granted, bargained, sold, assigned, transferred and set over, and by these presents does grant, bargain, sell, transfer and set over unto Assignee the following described Mortgage(s) recorded in the Public Records of Hillsborough County, State of Florida, together with the note of obligation described in said Mortgage(s), and the money due and to become, due thereon, with interest as therein provided.

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Original Mortgagors: Dean A. Horner and Nancy A. Horner, Husband and Wife.

Assignor hereby acknowledges that this assignment is being recorded as a formality pursuant to requirements set forth under § 701.02, but that such be the intention of the parties herein that delivery of the subject note and mortgage be established as evidenced by electronic or physical delivery, of the note and mortgage and related documents that

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CERTIFIED COPY
such delivery occurred on occurred prior to date of any litigation, hereto for, and that date be the delivery date has been established by the expressed intention of the parties, herein.

This Assignment of Mortgage is made without recourse against Assignor.

IN WITNESS WHEREOF, Assignor has caused these presents to be executed this 7th day of October, 2009.

CitiMortgage, Inc.

By: [Signature]
Kim Krakoviak, Vice President

By: [Signature]
Steve Berra, Assistant Vice President

(CORPORATE SEAL)

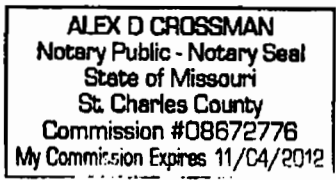
STATE OF MISSOURI |
COUNTY OF ST. CHARLES |SS.



I HEREBY CERTIFY, That on this day personally appeared before me, an officer duly authorized to administer oaths and take acknowledgements of the above referenced duly authorized signatories of Kim Krakoviak, Vice President and Steve Berra, Assistant Vice President, who are personally known to me and did take an oath and who are to me well known to be the persons described herein and who executed the foregoing Assignment of Mortgage and duly acknowledged before me and executed the same for the purposes therein expressed as the act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, said County and State, this 7th day of October, 2009

Alex D. Crossman
*NOTARY PUBLIC
Name of Notary: _____
Commission NO. _____
My Commission Expires: _____



(SEAL)

CORPORATE RESOLUTION

Be it Resolved that the attached list of candidates are employees of **CitiMortgage, Inc., formally known as Source One Mortgage**, a Member of Mortgage Electronic Registration Systems, Inc. (MERS), and are hereby appointed as assistant secretaries and vice presidents of MERS, and, as such, are authorized to:

(1) release the lien of any mortgage loan registered on the MERS System that is shown to be registered to the Member;

(2) assign the lien of any mortgage loan naming MERS as the mortgagee when the Member is also the current promissory note-holder, or if the mortgage loan is registered on the MERS System, is shown to be registered to the Member;

(3) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS System that is shown to be registered to the Member, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;

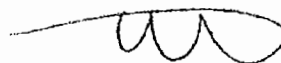
(4) take any and all actions and execute all documents necessary to protect the interest of the Member, the beneficial owner of such mortgage loan, or MERS in any bankruptcy proceeding regarding a loan registered on the MERS System that is shown to be registered to the Member, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Member, the beneficial owner of such mortgage loan, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;

(5) take any and all actions and execute all documents necessary to refinance, amend or modify any mortgage loan registered on the MERS System that is shown to be registered to the Member.

(6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc. to the Member that are received by the Member for payment on any mortgage loan registered on the MERS System that is shown to be registered to the Member;

(7) take any such actions and execute such documents as may be necessary to fulfill the Member's servicing obligations to the beneficial owner of such mortgage loan (including mortgage loans that are removed from the MERS System as a result of the transfer thereof to a non-member of MERS).

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation effective as of the 11th day of April, 2000, which is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said corporation.



Secretary

Δ 1

CitiMortgage, Inc. (1000115)
Mortgage Electronic Registration Systems, Inc.
Certifying Officers As of 2/25/09

Last Name	First Name	Last Name	First Name
Allen	Karen	Kramer	Robin
Allen	Bobble	Leong	Nancy S.
Andrew	Stacey	Lyerly	Shawn
Andrews	Cynthia	Markham	Lisa
Balke	Trenton	Martinez	Richard
Baumann	Larry	Matlock	Jack
Bibb	Jo Ann	McKnight	Charisse
Blackstun	Nate	Menne	Aaron
Bohacek	Gloria	Midyett	Dawn
Bojilov	Iren	Miller	Patti K.
Boone	Martha S.	Moeller	Melanie
Bosslet	Jennifer	Morgan	Geoffrey
Broadus	Jerad	Oranczak	Shannon
Brooks	Nancy L.	Parks	Amanda
Brown	Jan	Paul	Timothy J.
Burger	Sheila	Perez	Abraham
Caniford	Kim	Perez	Anthony S.
Clamors	Donna	Polonskaya	Val
Clark	Rhonda	Ramirez	Susan
Conley	Jackie	Rau	V. Robin
Cox	James	Rahder	Kathleen
Crespo	Eddie	Roberts	Leah
Crowe	David	Robertson	Maryanne
Dagenhart	Lori	Rothrock	Andrew
Davis	Debby	Scheiner	Scott
Davis	Lisa	Schroeder	Jeffrey
Dean	Christine	Sheffler	Sherry L.
Degruccio	Paul	Sims	Janet L.
Diaz	Garry	Smith	Judy A.
Dingman	Carol B.	Smythe	Joseph
Dudley	Susan	Souppaya	Salatchi
Duvall	Mary K.	Stanton	Edward
Eberhardt	Kimberly	Thomas	Susan
Eichelberger	Walter	Thrasher	Timika
Fairbank	Ranger	Tressler	Celeste
Felts	William	Udovich	Yolanda
Gehring	Kevin	Vadden	Shelley
Grogan	Judy	Walker	Whitney
Hans	Diane	Webber	Ginger
Hardcastle	Jaime	Weller	Karri
Held	Debra	Wesselmann	Norma
Hess	Shelley	White	David
Heyworth	Teresa	Willet	Christina M.
Hoffman	Traci A.	Williams	Tamra
Hommer	Shelley	Wood	Sue
Houck	Carol A.	Young	Stephanie
Hurndon	Lori J.	Younger	Charles R.
Johnson	Cathy	Zimmerman	Lorie
Kojac	Robert	Zissis	Anna
Krakoviak	Kim		

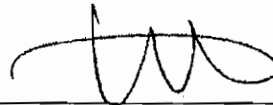
CORPORATE RESOLUTION OF
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

Resolved, that it is desirable and in the best interest of this Corporation that the Secretary of the Corporation is authorized to review and approve the nominations of Members of their respective certifying officers of Mortgage Electronic Registration Systems, Inc. ("MERS") without prior approval of the Board of Directors. The secretary shall be authorized to sign a corporate resolution substantially similar to the one attached hereto and incorporated herewith. Said corporate resolution shall be evidence of the Corporation's approval and shall state all powers granted to said certifying officer.

CERTIFICATE

I, William C. Hultman, being the Corporate Secretary of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by the Board of Directors of said corporation at a meeting duly held on the 9th day of April, 1998, at which meeting there was a quorum at all times present and acting; and the passage of said resolution was in all respects legal; and that said resolution is in full force and effect on this date and does not conflict with the Certificate of Incorporation or By-Laws of said Corporation.

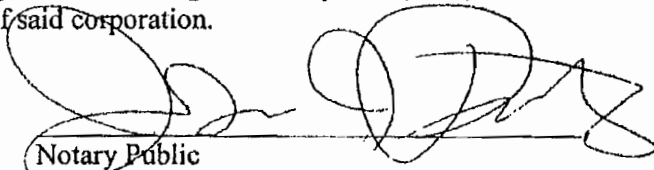
Dated this 7th day of May, 2009.



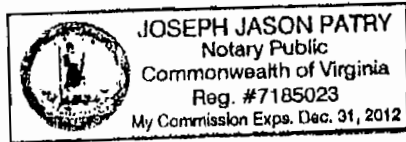
William C. Hultman, Secretary

Commonwealth of Virginia }
County of Fairfax } ss:

On the 7th day of May, 2009, before me, a Notary Public, personally appeared
William C. Hultman, to me known, who being duly sworn, did say
that he is the Secretary of Mortgage Electronic Registration Systems, Inc., and that said
instrument was signed on behalf of said corporation.



Notary Public



WAIVER OF CONFLICT OF INTEREST

WHEREAS, CitiMortgage, Inc. recognizes and acknowledges the pattern of practice of its counsel, including but not limited to, Shapiro & Fishman, LLP, in providing legal representation in mortgage foreclosure actions whereby representation is provided to CitiMortgage, Inc. as Plaintiff against Defendants, including other financial institutions and simultaneous representation of other Plaintiffs, including financial institutions, against Defendants including CitiMortgage, Inc.; and

WHEREAS, CitiMortgage, Inc. recognizes and acknowledges that it has engaged in an informed and voluntary role in the ongoing pattern of practice of its counsel in simultaneous representation of multiple financial institutions in mortgage foreclosure actions; and

WHEREAS, such representation of multiple financial institutions is for the purpose of providing clear title upon the completion of the mortgage foreclosure action; and,

WHEREAS, such representation of other financial institutions as Plaintiff against CitiMortgage, Inc. as Defendant is waived in all actions in which there is no dispute as to priority of the subject liens.

WHEREAS, such representation may require Assignments of Mortgage to be prepared from Mortgage Electronic Registration Systems, Inc. to CitiMortgage, Inc. as a Member of Mortgage Electronic Registration Systems, Inc.;

CitiMortgage, Inc. ratifies and confirms in writing its previous informed consent to the afore-stated pattern of practice.

By: Jennifer Oakes

Jennifer Oakes
Printed name

Legal Support Specialist
Title

STATE OF Missouri

SS.

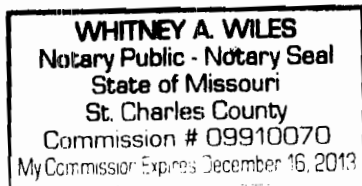
COUNTY OF St. Charles

Before me, the undersigned authority, this date personally appeared Jennifer Oakes, who after first duly sworn, deposes and says that he/she is the person who answered the foregoing Interrogatories, and he/she duly acknowledged and swore or affirmed before me that all of said Interrogatories were answered truthfully and completely to the best of his/her knowledge and ability. Sworn to and subscribed before me this 17 day of June, 2010. The undersigned notary public specifies that affiant's signature is the signature being notarized and that the affiant personally appeared before the notary public at the time of notarization. Affiant is _____ personally known, or produced _____, as identification.

Whitney A. Wiles
Notary Signature

Notary Seal Here

My commission expires _____



August 10, 2007

23745 004477 009
 DEAN A HORNER
 2207 LUMSDEN RD
 VALRICO FL 33594-4144

ABN AMRO Mortgage Group, Inc. Account Number: 0400072141
 New CitiMortgage Account Number: 0400072141-7

Dear Customer(s):

ABN AMRO Mortgage Group, Inc. and CitiMortgage, Inc. want to take this opportunity to say "thank you" and "welcome." Effective September 1, 2007, your mortgage loan servicing will be transferred from ABN AMRO Mortgage Group, Inc. to CitiMortgage. This transfer does not affect the terms or conditions of your loan documents other than the terms directly related to the servicing of your loan.

In an effort to make this transfer as smooth as possible for you, please find below a brief list of changes affecting your mortgage coupons and payments, as well as other important updates. Please take a moment to review this information, as it may answer many of your questions.

Regarding Your Mortgage Coupons, Statements and Payments

1. ABN AMRO Mortgage Group, Inc. will stop accepting payments after August 31, 2007 and CitiMortgage will start accepting payments September 1, 2007. Starting on that date, all future or past due payments should be sent to CitiMortgage at the address noted below. Please use the return envelope enclosed and payment coupon below to send your payment to CitiMortgage. Please always include your CitiMortgage account number on your check and make it payable to: CitiMortgage, Inc. Beginning September 10, 2007 you may also make payments online at www.citimortgage.com or at a Citibank branch. Every month you will receive a detailed statement from CitiMortgage reflecting all your activity and key financial data. Your first monthly Mortgage Account Statement will arrive in September. Please do not use any ABN AMRO Mortgage Group, Inc. coupons and/or payment envelopes when making your mortgage payment.
2. If your payment is issued by a third party, or if you make your payment through a bill pay service or online service, or if your mortgage payment is drafted biweekly through another provider, please take the appropriate action to ensure that your new account number, 04000721417, new mortgage servicer and new payment mailing address are updated with that provider.
3. CitiMortgage will notify your insurance carrier of the change in your mortgage servicer.
4. In January 2008 you will receive a combined Year-End Statement from CitiMortgage to report the total amount of interest and real estate taxes you paid to ABN AMRO Mortgage Group, Inc. and CitiMortgage in 2007.

How to Contact Us

Should you have questions, here are the applicable mailing addresses, toll-free numbers, and hours of operation.

CONTACT YOUR PRESENT SERVICER, ABN AMRO MORTGAGE GROUP, INC., ON OR BEFORE SEPTEMBER 7, 2007:

CUSTOMER SERVICE TOLL FREE NUMBER & HOURS:
 1-800-783-8900
 8:30 a.m. to 6:00 p.m. (ET) Monday-Friday

CONTACT YOUR NEW SERVICER, CITIMORTGAGE, INC., ON OR AFTER SEPTEMBER 10, 2007:

SEND PAYMENT TO:
 CITIMORTGAGE, INC.
 PO Box 688950
 Des Moines IA 50368-8950
 Or pay online at www.citimortgage.com

CUSTOMER SERVICE:
TOLL FREE NUMBER & HOURS
 1-800-283-7918**
 8:00 a.m. to 12:00 Midnight (ET) Monday-Friday
 9:00 a.m. to 6:00 p.m. (ET) Saturday

We Look Forward to Serving You

We greatly appreciate the trust you have placed in us. ABN AMRO Mortgage Group, Inc. would like to extend a sincere "thank you" for the opportunity to serve you, and from CitiMortgage comes a genuine "welcome."

Sincerely,

Customer Service
 ABN AMRO Mortgage Group, Inc.

Sincerely,

Customer Service
 CitiMortgage, Inc.

(RIA)

PLEASE RETAIN FOR YOUR RECORDS

**PLEASE USE THE ATTACHED COUPON TO
 REMIT YOUR PAYMENT TO CITIMORTGAGE.**

DEAN A HORNER
 2207 LUMSDEN RD
 VALRICO FL 33594-4144

CitiMortgage Account Number	Monthly Payment
0400072141	\$1,584.47

If your loan is currently in Bankruptcy, this statement is for informational purposes only. Include your CitiMortgage account number on your check and make it payable to: CitiMortgage, Inc.

CITIMORTGAGE, INC.
 PO BOX 688950
 DES MOINES IA 50368-8950

ADDITIONAL PRINCIPAL \$ _____
 LATE CHARGE \$ _____
 TOTAL AMOUNT ENCLOSED \$ _____

Please check box to indicate mailing address/phone number changes and enter changes on back of coupon.

Δ 3

REPRESENTATION OF PRINTED DOCUMENT

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.

The following Notice is required by Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605)

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from ABN AMRO Mortgage Group, Inc to CitiMortgage, Inc. effective September 1, 2007.

The assignment, sale or transfer of the servicing of your mortgage loan does not affect any terms or conditions of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your present servicer is ABN AMRO Mortgage Group, Inc. If you have any questions relating to the transfer of servicing from your present servicer, please call ABN AMRO Mortgage Group, Inc. toll free at 1-800-783-6900 Monday- Friday 8:30 a.m. to 6:00 p.m. (ET).

Your new servicer will be CitiMortgage, Inc.

The business address for your new servicer is:

CITIMORTGAGE, INC.
ATTN: CUSTOMER RESEARCH
PO BOX 9438
GAITHERSBURG MD 20898-9438

The toll-free telephone number of your new servicer is 1-800-283-7918**. If you have any questions relating to the transfer of servicing to your new servicer call Customer Service at 1-800-283-7918**, a toll-free number, between 8:00 a.m. and 12:00 Midnight (ET) Monday through Friday and 9:00 a.m. to 6:00 p.m. Saturday (ET).

The date that your present servicer will stop accepting payments from you is August 31, 2007. The date that your new servicer will start accepting payments from you is September 1, 2007. Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of, or the continued availability of any optional insurance coverage or other membership products. If your monthly payment includes the collection of optional insurance premiums and/or membership fees with ACE, Aegon/Monumental, American Home Shield, American General, Assurant, Affinion/Benefit Consultants, Chartered Marketing Services, Chase Life Insurance (Protective), Cross Country, Dnisi, Family Life, Federal Life, Liberty Life Insurance, Interstate Life Insurance (Protective), Minnesota Life, and Northstar Life, CitiMortgage will continue to collect your monthly premiums and/or membership fees and remit them to the appropriate provider(s). However, if your current mortgage payment includes insurance premiums and/or membership fee collection for American Heritage/Allstate (800-521-3535), Econ-O-Check (800-241-6803), First Penn Pacific (800-962-1652), Jackson National (800-644-4565), John Alden Hartford Life (800-243-5433, option 3), Lincoln Benefit Life/Allstate Financial (800-525-2799), Lincoln Financial Group/First Penn (800-962-1652), Midland National Life (800-923-3223), Savings Bank of Long Island (SBLI)(877-725-4872), Surety Life/Allstate Financial (800-525-2799), or Texas Savings Life (800-544-9242), you must contact that carrier directly to determine your continuation privileges if applicable.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

*During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

ABN AMRO MORTGAGE GROUP, INC.
2800 WEST BIG BEAVER ROAD
M0994-470
TROY MI 48084

CITIMORTGAGE, INC.
ATTN: CUSTOMER RESEARCH
PO BOX 9442
GAITHERSBURG MD 20898-9442

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated."

*CitiMortgage, Inc. does business as Citicorp Mortgage in NM.

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

Address/Phone Corrections. Please check the box on the front side of this form if you have changes to your address OR phone number(s).

Account Number: _____ Name: _____
FIRST NAME MI LAST NAME

New Mailing Address: _____
STREET ADDRESS

CITY STATE ZIP CODE

New Home Phone: _____ New Work Phone: _____

Have you transferred ownership of your property? YES _____ NO _____