
Citi U.S. Consumer Mortgage Lending Data and Servicing Foreclosure Prevention Efforts

Third Quarter 2009



EXECUTIVE SUMMARY

In February 2008, we published our initial data report on Citi's U.S. mortgage lending businesses, which included our experience with foreclosure prevention programs through the fourth quarter of 2007. This, our eighth report and one covering our experience through the third quarter of 2009, is part of Citi's ongoing commitment to transparency regarding our lending and foreclosure prevention efforts. We believe these data are important to understanding the scope and dynamics related to the foreclosure challenges facing the country, and we continue to encourage others to follow our lead and publish company level data on their experience. As in our initial report, we have chosen not to use labels such as "prime" and "subprime" because there are no generally accepted industry definitions of those terms. Instead, we have presented the data using objective criteria, segmenting it into three FICO bands (≥ 660 , 620-659 and < 620).

In the wake of the housing crisis, the Obama Administration has developed a number of programs, under the Emergency Economic Stabilization Act of 2008, designed to assist at-risk borrowers and stem the tide of foreclosures. Citi supports the Administration's initiatives and, for example, has implemented the Home Affordable Modification (HAM) Program.

Citi has dedicated considerable resources to ensuring that its implementation of the Administration's HAM program is a success. And, to date, Citi's performance reflects this hard work. In its October and November 2009 Making Home Affordable Mortgage reports, Treasury listed Citi as the top performer among the country's largest servicers in terms of active trial modifications as a percent of estimated eligible 60+ days past due delinquencies.

In addition to the various loss mitigation activities that were already in place, Citi recently developed a number of additional initiatives, described in more detail later in this report, to help borrowers to avoid potential foreclosure.

Key Findings:

- Loss mitigation solutions for Citi's U.S. mortgage lending businesses remained favorable in the third quarter of 2009, with loss mitigation successes outnumbering foreclosures completed by a ratio of more than 15 to one.
 - In the third quarter of 2009, Citi successfully worked with approximately 130,000 borrowers whose mortgages it owns or services to avoid potential foreclosure on loans totaling more than \$20 billion.
 - Total loss mitigation actions for borrowers serviced by Citi were up approximately 82% in the third quarter of 2009 as compared with the second quarter of 2009. This increase is attributable, in large part, to Citi's efforts to reach out to borrowers it
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services with a variety of loss mitigation options, including those offered through the Administration's HAM Program.

- Modifications (excluding HAM trial modifications) decreased approximately 16% from the second quarter of 2009 to the third quarter of 2009 due, in large part, to Citi's implementation of the Administration's HAM Program, which requires a three-month trial modification period before a modification can be finalized. In this report, we have broken out HAM trial modifications separately and have not included them in the totals for loan modifications.
- The vast majority of loans serviced by Citi -- approximately 97% -- had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009. Only 3% of all loans serviced by Citi were in loss mitigation or foreclosure completed status at the end of the quarter.
- Overall, foreclosures and delinquencies continued to trend upward as evidenced by an increase in 90+ days past due delinquencies to 5.8% in Citi's servicing portfolio for first and second mortgages.
- Foreclosures in process inventory for loans serviced by Citi increased approximately 6% in the third quarter of 2009 as compared with the second quarter of 2009, while foreclosures initiated increased 10% over the same period. Foreclosures completed remained relatively flat quarter over quarter.
- Re-default rates for loans serviced by Citi and modified between the second quarter of 2008 and the second quarter of 2009 did not exceed 39%. Re-default occurs when a loan previously modified becomes 60+ or 90+ days past due after modification.

We have included in Appendix B delinquency, loss mitigation and modification re-default results at the state level for 22 states. These states, by and large, are where Citi has the greatest number of serviced loans and/or where the percentage of foreclosures has been generally higher than the national trend. As a result, they may reflect higher delinquencies and foreclosures.

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INTRODUCTION

In the midst of the nation's housing crisis, Citi is working to keep distressed homeowners whose mortgages it owns and/or services in their homes and out of foreclosure. In February 2008, we issued the first *Citi U.S. Consumer Mortgage Lending Data and Servicing Foreclosure Prevention Efforts* report, which focused on our performance in the fourth quarter of 2007. This report, which is based on data from the third quarter of 2009, is the eighth in a series of periodic reports on Citi's foreclosure prevention efforts.

The report consists of seven sections and covers information on both the held and serviced loans¹ in our U.S. consumer mortgage lending businesses. Section 1 is an overview of Citi's U.S. consumer mortgage portfolio by borrower type and product. It is a snapshot in time as of the end of the third quarter of 2009 showing (1) what Citi has on its balance sheet, (2) what is in the warehouse that is held for sale, (3) what Citi originated and sold, but for which it retained servicing, and (4) the total of the three categories. It includes mortgages originated by Citi, as well as those being serviced by Citi but that were originated by other lenders.

Because there is no standard industry or regulatory definition of "prime" and "subprime," we have chosen not to use labels and instead to disclose the data in three FICO bands (≥ 660 , 620-659 and < 620). We have also broken out the data by product into Adjustable Rate Mortgages (ARMs), Fixed Rate Mortgages and Home Equity Lines of Credit (HELOCs).

Section 2 details the types of loans originated by Citi by quarter and includes what Citi originated from the third quarter of 2008 through the third quarter of 2009, both held in portfolio as well as mortgages that have been sold, servicing retained.

Section 3 is a review of Citi's first and second mortgage 90+ days past due delinquency trends over the past five quarters in the serviced portfolio. In previous quarters we reported separately Citi Residential Lending, Inc. (CRLI) information in this and other sections. As was discussed in previous reports, Citi transferred the assets of CRLI on February 11, 2009, and no longer has access to information about any of the transferred loans, regardless of the status of the loan or any pending modification of that loan. As such, we are no longer reporting on the CRLI portfolio, with the exception of the small number of loans for which Citi retained servicing rights.

Section 4 summarizes Citi's loss mitigation results from its foreclosure prevention programs. These data show loss mitigation efforts on loans held in portfolio and those serviced for others, illustrating the number of modifications, extensions, HAM trial modifications, Fannie Mae Home Saver Advance (HSA) loans, repayment plans, reinstatements, short sales, deeds in lieu of foreclosure and foreclosures completed.

¹ Held loans are loans that are originated by Citi or purchased by Citi through third parties and that are held in the portfolio, where Citi mostly holds the credit risk. Serviced loans can include those that are originated and held by Citi, those originated and serviced by Citi but sold to an investor, as well as those originated by third parties and serviced by Citi, but where there is no credit risk to Citi because the credit risk resides with the owners of the loans.

Section 5 discusses re-default rates for loans serviced by Citi that are 60+ and 90+ days past due three, six and 12 months after the original loan modification date.

Section 6 summarizes Citi's foreclosures in process and new foreclosures initiated during the past five quarters.

Section 7 is a narrative description of Citi's efforts in the community with advocacy partners and through its Office of Homeownership Preservation.

There is also an appendix of defined loss mitigation terms and an appendix of selected state delinquencies, loss mitigation data and information on modification re-defaults for our servicing portfolio.

Note: See Citi's periodic filings with the Securities and Exchange Commission for additional information on consumer mortgage lending activities.

SECTION 1: OVERVIEW OF CITI'S LENDING PORTFOLIO

The Citi portfolio consists of a wide spectrum of mortgage products designed to fit the needs of all types of customers based on their creditworthiness.

On balance, Citi's Consumer mortgage originations did not follow the market in aggressively introducing non-traditional products and more aggressive underwriting practices. Citi has not originated negative amortization loans, option ARMs, low FICO interest-only loans or low FICO/high loan-to-value (LTV) stated income loans in its CitiMortgage, Inc. (CMI), CitiFinancial, North America (CFNA) or Citicorp Trust Bank, fsb (CTB) portfolios. Citi has offered limited hybrid ARMs, employing conservative underwriting criteria when originating these products.

Citi engages in a number of initiatives to provide both more traditional and lower cost products to our customers and reduce our overall risk exposure. For example, Citi proactively reaches out to its borrowers with ARM loans to assist them in refinancing into fixed rate loans. Citi also reaches out to existing borrowers with fixed rate loans to help them refinance their loans into lower interest rate products.

Citi has also responded to the changing credit environment by adopting a number of enhancements to its programs over time. Beginning in early 2008, Citi began tightening its ARM credit guidelines, and throughout 2008, it rolled out programs to suspend the origination of certain types of ARM loans, thereby allowing it to focus efforts on originating fixed rate loans. Also, in 2008, Citi developed tighter requirements for third-party originators to its CMI business in order to eliminate those with poor credit performance while rewarding those who perform well. Finally, in early 2009, CMI began participation in the Administration's Home Affordable Refinance (HAR) Program to expand refinance options to our customers.

The chart below details Citi's lending and servicing portfolio by FICO band and product, using FICO scores at origination:

Q3 2009 (\$MM) Lending and Servicing by Origination FICO Band

Total Citi

	Product Type	ENR Held	ENR WH	Serviced, Not Held	Total Serviced	FICO Band as % of Total Serviced
FICO >= 660	ARM	50,716	190	40,160	91,066	
	Fixed	54,260	2,761	432,055	489,076	
	HELOC	29,059	–	–	29,059	
	Total	134,035	2,951	472,215	609,201	81.6%
FICO 620-659	ARM	2,916	16	3,534	6,466	
	Fixed	14,805	253	51,678	66,736	
	HELOC	923	–	–	923	
	Total	18,644	269	55,212	74,125	9.9%
FICO < 620	ARM	1,987	2	2,212	4,201	
	Fixed	19,793	86	39,205	59,084	
	HELOC	151	–	–	151	
	Total	21,930	88	41,417	63,435	8.5%
Total Portfolio	ARM	55,619	208	45,906	101,733	
	Fixed	88,858	3,100	522,938	614,896	
	HELOC	30,133	–	–	30,133	
	Total	174,609	3,308	568,844	746,761	100.0%

Notes: Above data include CMI, CTB, CFNA and Citibank, N.A. (CBNA) firsts and seconds, and a limited number of CRLI loans for which Citi retained servicing rights. Above data do not include CFNA Canada/Puerto Rico mortgages, First Collateral Services commercial mortgages, and deferred fees/costs, loans in process, offline receivables and construction loans. Above data do not include \$224MM in ENR held, \$88MM in ENR WH and \$251MM in serviced, not held loans that do not have origination FICO data available.

ENR Held = Ending Net Receivables Held; ENR WH = ENR Warehouse

On September 30, 2009, Citi's total serviced portfolio totaled \$746.8 billion, down approximately 3% as compared with the balance at the end of the second quarter and down nearly 13% as compared with the prior year time period. Approximately 82% of Citi's total serviced portfolio consisted of fixed rate loans. Less than 9% of all serviced loans were loans with FICO scores <620 and only 18% were loans with FICO scores <660.

The chart below details Citi's lending and servicing portfolio by FICO band and product, using refreshed FICO scores:

Q3 2009 (\$MM) Lending and Servicing by Refreshed FICO Band

Total Citi

	Product Type	ENR Held	ENR WH	Serviced, Not Held	Total Serviced	FICO Band as % of Total Serviced
<i>FICO >= 660</i>	ARM	42,786	184	36,648	79,618	
	Fixed	43,560	2,692	408,228	454,480	
	HELOC	25,797	–	–	25,797	
	Total	112,142	2,876	444,876	559,894	75.0%
<i>FICO 620-659</i>	ARM	3,596	16	2,965	6,577	
	Fixed	10,491	263	38,722	49,476	
	HELOC	1,510	–	–	1,510	
	Total	15,597	279	41,687	57,563	7.7%
<i>FICO < 620</i>	ARM	9,236	8	6,292	15,536	
	Fixed	34,805	145	75,988	110,938	
	HELOC	2,826	–	–	2,826	
	Total	46,867	153	82,280	129,300	17.3%
<i>Total Portfolio</i>	ARM	55,618	208	45,905	101,731	
	Fixed	88,856	3,100	522,938	614,894	
	HELOC	30,133	–	–	30,133	
	Total	174,606	3,308	568,843	746,757	100.0%

Notes: Above data include CMI, CTB, CFNA and CBNA firsts and seconds, and a limited number of CRLI loans for which Citi retained servicing rights. Above data do not include CFNA Canada/Puerto Rico mortgages, First Collateral Services commercial mortgages, and deferred fees/costs, loans in process, offline receivables and construction loans. Above data do not include \$224MM in ENR held, \$88MM in ENR WH and \$251MM in serviced, not held loans that do not have refreshed FICO data available.

ENR Held = Ending Net Receivables Held; ENR WH = ENR Warehouse

Total Refreshed FICO and Origination FICO balances do not match exactly.

As referenced in the chart on the previous page, on September 30, 2009, more than 91% of Citi's total serviced portfolio had FICO scores of at least 620 at origination; the remainder was originated with FICO scores of less than 620. As a consequence of the difficult economic environment and the decrease in housing prices, FICO scores, in general, have deteriorated since origination, as depicted in the table above. On a refreshed basis, at the end of the third quarter of 2009, more than 17% of Citi's total serviced portfolio had a FICO score below 620, compared to less than 9% at origination.

SECTION 2: CITI ORIGINATIONS

Mortgage Originations (\$MM) – Total Originated/Purchased by FICO Band Total Citi

	Product Type	Q3 2008	Q4 2008	Q1 2009	Q2 2009	Q3 2009
FICO >= 660	ARM	1,390	260	84	420	1,004
	Fixed	15,602	12,523	18,880	26,602	10,708
	HELOC	777	725	463	364	316
	Total	17,769	13,508	19,427	27,386	12,028
FICO 620-659	ARM	35	9	-	-	18
	Fixed	2,878	1,750	1,826	2,004	824
	HELOC	3	1	1	2	-
	Total	2,916	1,760	1,827	2,006	842
FICO < 620	ARM	6	2	1	-	1
	Fixed	2,160	1,329	1,321	366	233
	HELOC	1	1	2	-	-
	Total	2,167	1,332	1,324	366	234
Total Portfolio	ARM	1,431	271	85	420	1,023
	Fixed	20,640	15,602	22,027	28,972	11,765
	HELOC	781	727	466	366	316
	Total	22,852	16,600	22,578	29,758	13,104

Notes: Above data include CMI, CTB, CFNA and CBNA firsts and seconds. This chart includes mortgages Citi originated or purchased that are both held in portfolio and those that are sold. In both cases, the chart shows loans where servicing is retained. Total originations may not match exactly to what appears in other public reports, such as Citi's TARP Progress Report for the Third Quarter of 2009 (dated November 12, 2009). These differences reflect normal lags in the time between when a loan is funded and when detailed borrower/loan data become available in reporting systems.

Over the past two years, U.S. and world financial markets have been severely tested. Across the financial services industry, mortgage lending has declined markedly as banks work to reduce risks to their balance sheets and exposure to future credit losses resulting from the downturn in the housing market and the economy as a whole.

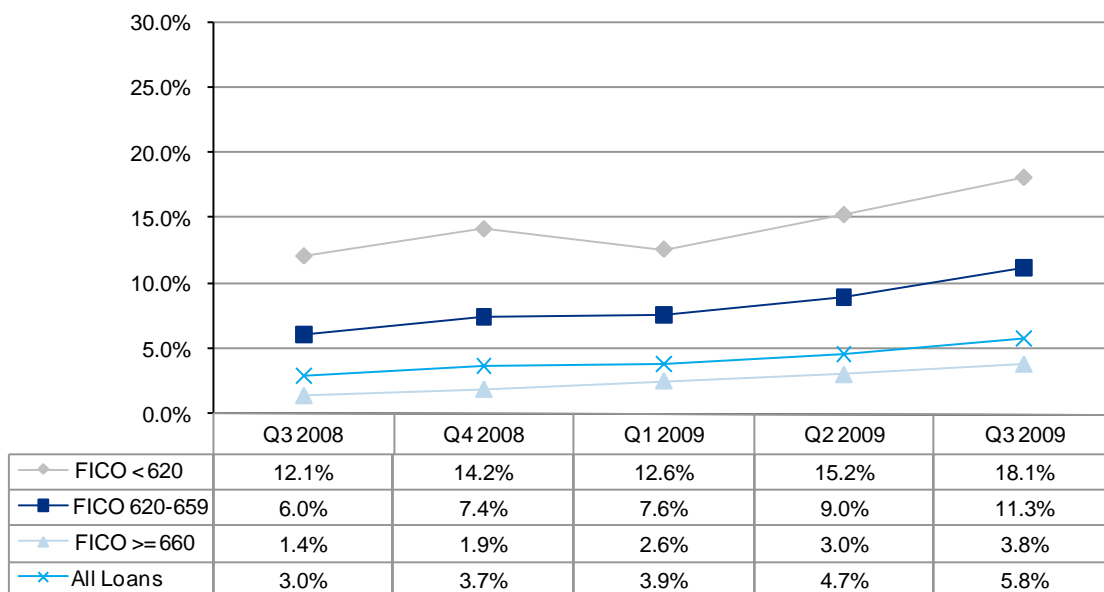
Citi's total mortgage origination volume, whether held in portfolio or sold, decreased by approximately 56% in the third quarter of 2009 to \$13.1 billion, down from \$29.8 billion for the second quarter of 2009. The drop this quarter is primarily attributable to tightened quality control standards on third party mortgage purchases.

Meanwhile, Citi, through its CMI business, has ramped up its participation in the Administration's HAR Program, making more than 11,000 HAR loans for a total value of approximately \$2.5 billion, since rolling out the program in late April. Citi views the HAR Program as a key tool for maintaining home affordability.

The number of ARMs originated as a percent of total portfolio remains low at less than 8%.

SECTION 3: DELINQUENCY TRENDS

90+ DPD Serviced Loans as a Percent of Total Serviced Loans Total Citi



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds) and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI firsts and seconds. Delinquencies are counted using the Mortgage Bankers Association methodology for all businesses, with the exception of CFNA and CTB. CFNA and CTB utilize the Office of Thrift Supervision's methodology.

The chart above details delinquencies in dollars of 5.8% in the third quarter of 2009 in our overall servicing portfolio, which includes first and second mortgages.

Delinquencies by FICO band at the end of the third quarter of 2009 were: 3.8% for FICO \geq 660; 11.3% for FICO 620-659 and 18.1% for FICO <620. In general, delinquencies have continued to trend upward.

SECTION 4: LOSS MITIGATION EFFORTS

Citi Servicing Practices

In addition to other activities, Citi does the following to assist borrowers who are having trouble meeting their mortgage payments:

- Provides work-out arrangements and other options so that wherever possible, borrowers are able to stay in their homes
- Reaches out to borrowers who miss payments to inform them of the availability of free credit counseling
- Makes loss mitigation staff available to borrowers or nonprofit counseling organizations acting on behalf of borrowers

Citi's loss mitigation efforts fall into two major categories: (1) those with outcomes that lead to home retention, such as modifications, extensions, HAM trial modifications, HSAs, repayment plans and reinstatements; and (2) those with outcomes that result in the homeowner surrendering possession of the home without foreclosure, such as short sales and deeds in lieu of foreclosure. Appendix A contains definitions of each of these loss mitigation actions.

Citi puts a specific focus on finding long-term solutions for borrowers in need. In support of this, loan modification is a key tool in helping to prevent foreclosure, both for borrowers who have already defaulted on their loans as well as those who may be at-risk, although still current on their mortgages.

Below are some of the programs Citi has implemented over the past year in order to assist our at-risk borrowers to find long-term solutions tailored to meet their needs.

- On April 13, 2009, upon Treasury's release of the final service agreement forms, Citi was among the first servicers to sign up as a HAM servicer. CMI began implementing the HAM Program under the Economic Stabilization Act of 2008 as soon as the program details became available. Citi believes this approach to loan modification will help keep borrowers in their homes, forestall foreclosures and stabilize communities around the country.
- In early March 2009, Citi launched Homeowner Unemployment Assist specifically to help recently unemployed, delinquent CMI customers stay in their homes by making a reduced monthly mortgage payment for three months while they seek work. The program is intended to serve as a bridge toward a longer-term solution, helping homeowners stay in their homes and in their communities while they get their feet back on the ground.
- In November 2008, Citi announced the Citi Homeowner Assistance Program for families, particularly in areas of economic distress and sharply declining home values, whose mortgages it holds.

In addition, Citi is continuing its foreclosure moratorium for eligible borrowers with Citi-owned mortgages who work with it in good faith to remain in their primary residence and have sufficient income to make affordable mortgage payments. In order for Citi's efforts to have the broadest possible impact, it has worked with investors and owners of more than 90% of the mortgages it services – but does not own – to make sure that many more qualified borrowers will also benefit from this moratorium.

Citi Loss Mitigation Results – All Products

**Total Serviced Loans (Units)
3Q 2009**

FICO Band	Total Citi	Citi Consumer	CRLI
FICO < 620	647,707	641,374	6,333
FICO 620-659	620,046	618,160	1,886
FICO >= 660	4,248,253	4,246,079	2,174
Total	5,516,006	5,505,613	10,393

Notes: Citi Consumer includes CMI, CTB, CBNA and CFNA (firsts and seconds).
CRLI includes loans for which Citi retained servicing rights.

The table above breaks out Citi Consumer mortgages, as well as CRLI loans where Citi retained servicing rights. The majority of Citi serviced loans (approximately 77%) are in the ≥660 FICO band. Approximately 12% of total units serviced by Citi fall into the <620 FICO category.

As discussed in the first quarter 2009 report, Citi sold the majority of CRLI mortgage servicing rights. (Citi did not own the actual loans, only the servicing rights, so no loans were included in the sale.) Transfer of servicing occurred on February 11, 2009, and Citi no longer has access to information about any of the transferred loans, regardless of the status of the loan or any pending modification of that loan. Throughout the rest of this report, CRLI loans for which Citi retained servicing rights are reported as part of our overall servicing portfolio. CRLI loans for which Citi retained the servicing rights now comprise only 0.2% of Citi loans versus approximately 4% in the fourth quarter of 2008, before the sale.

Changes from the Second Quarter of 2009 and 2008

Citi's overall loss mitigation actions – including loan modifications, extensions and other actions – increased approximately 82% from the second quarter of 2009 to the third quarter of 2009 and increased approximately 85% as compared with the prior year time period. Citi attributes these increases to its continued outreach efforts to work with at-risk borrowers to keep them in their homes, including through participation in the Administration's HAM Program. HAM trial modifications are broken out separately in the charts on the pages that follow*.

Citi has dedicated considerable resources to ensuring that its implementation of the Administration's HAM program is a success. And, to date, Citi's performance reflects this hard work. In its October and November 2009 Making Home Affordable Mortgage reports, Treasury listed Citi as the top performer among the country's largest servicers in terms of active trial modifications as a percent of estimated eligible 60+ days past due delinquencies. Citi had more than 68,000 active trial modifications as of the end of September.

In the third quarter of 2009, the number of borrowers serviced by Citi who were receiving long-term solutions, in the form of loan modifications, decreased approximately 16% as compared with the second quarter of 2009, but increased approximately 48% as compared with the prior year time period. The decrease versus the second quarter is due, in large part, to our implementation of the Administration's HAM Program, which requires a three-month trial modification period before a modification can be finalized. As was discussed above, we have broken out HAM trial modifications separately and have not included them in the totals for loan modifications.

Re-Default Rates

We define re-default rates the percentage of borrowers who become 60+ and 90+ days past due three, six and 12 months after their loans were modified. The fact that these borrowers are delinquent does not mean that the result will be foreclosure, and in fact, Citi continues to work with these borrowers after re-default to find solutions to help keep them in their homes. Re-default rates in the quarter did not exceed 39% for loans modified between the second quarter of 2008 and the second quarter of 2009. There has been some deterioration in the second quarter 2009 vintage, after improvement in the prior two quarters. This recent vintage contains a higher proportion of government insured loans, which tend to have a poorer performance record than other types of loans. It is important to note that HAM loan performance is not yet reflected in these numbers, as the third quarter of 2009 is the first quarter in which we have made such modifications.

This quarter, we are providing state-level re-default rates for the first time. It is difficult to draw meaningful conclusions from this data, especially in some smaller states, as the number of modifications in any given quarter is small. However, in most states, and nationally, the third quarter 2008 vintage has consistently shown the poorest

* Certain HAM trial modifications have been re-designated from the second quarter of 2009 to better align with Treasury definitions.

performance. More recent vintages have improved, in most cases, as Citi has implemented changes to its modification programs over time to make payments more affordable for borrowers.

Foreclosures

In Section 6 of this report, we break out foreclosures in process and foreclosures initiated by FICO band. These activities often do not result in a foreclosure completed or loss of a borrower's home as Citi actively pursues alternative loss mitigation actions to return borrowers to performing status. Nevertheless, given the current environment, we believe it is helpful to include data on Citi's foreclosures in process inventory to better understand possible trends.

Citi's foreclosures initiated increased approximately 10% from the second quarter of 2009 to the third quarter of 2009, but decreased approximately 11% from the third quarter of 2008 to the third quarter of 2009. Overall foreclosures in process inventory increased approximately 6% from the second quarter of 2009 to the third quarter of 2009, but remained relatively flat from the third quarter of 2008 to the third quarter of 2009. As was already discussed, these quarter over quarter increases will not necessarily translate into foreclosures completed; however, the trend is something that the industry, as a whole, is experiencing and one that Citi is watching closely.

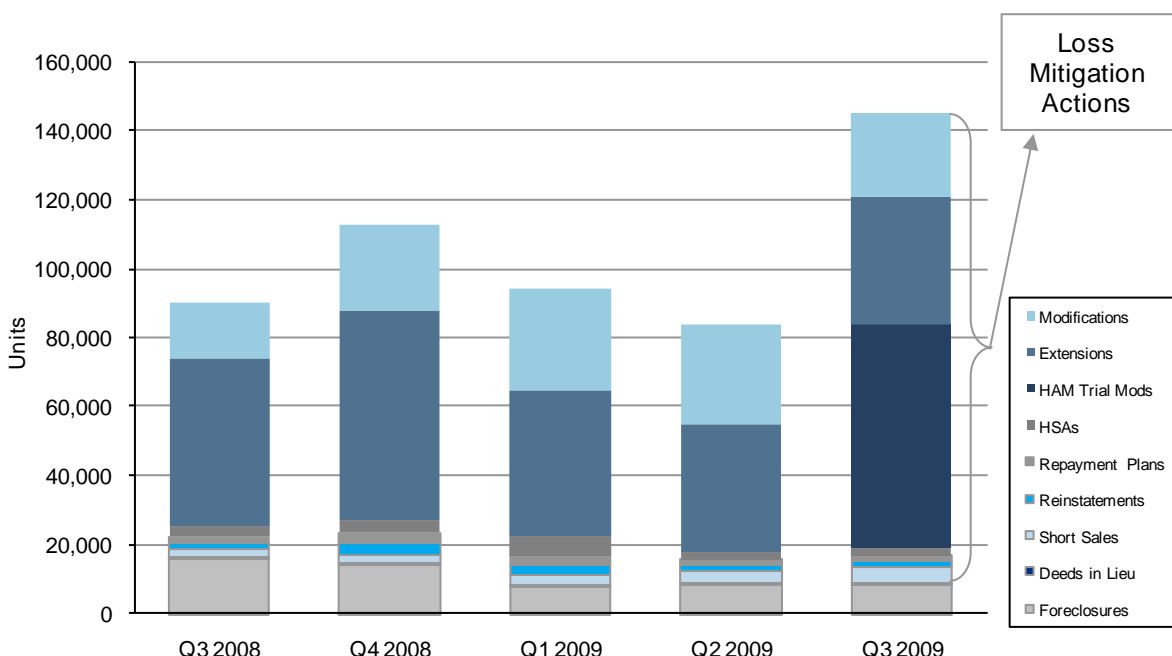
Foreclosures completed decreased by less than 1% from the second quarter of 2009 to the third quarter of 2009, and decreased by approximately 48% from the third quarter of 2008 to the third quarter of 2009.

As mentioned in numerous public reports, lower residential real estate prices and higher levels of unemployment and bankruptcy occurred in 2008 and 2009, making this a challenging time for borrowers. Uncertainty persists regarding these factors going forward, as well as their effect on future foreclosures.

As evidenced in this report, first issued over a year ago, Citi has worked with mortgage holders since the start of the U.S. housing market crisis to help keep them in their homes. Citi is working to reduce or mitigate the hardships many American families face and, at the same time, contain the financial losses that it has to confront in the event of borrower default.

The charts below and on the following four pages detail Citi's loss mitigation results over the past five quarters for borrowers serviced by Citi who participated in our loss mitigation programs. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 equaled approximately 3% of total serviced loans at that time. The vast majority of those loans serviced by Citi (approximately 97%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced Loans
Total Citi
All FICO Bands



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

Overall, in the third quarter of 2009, borrowers serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by more than 15 to one.

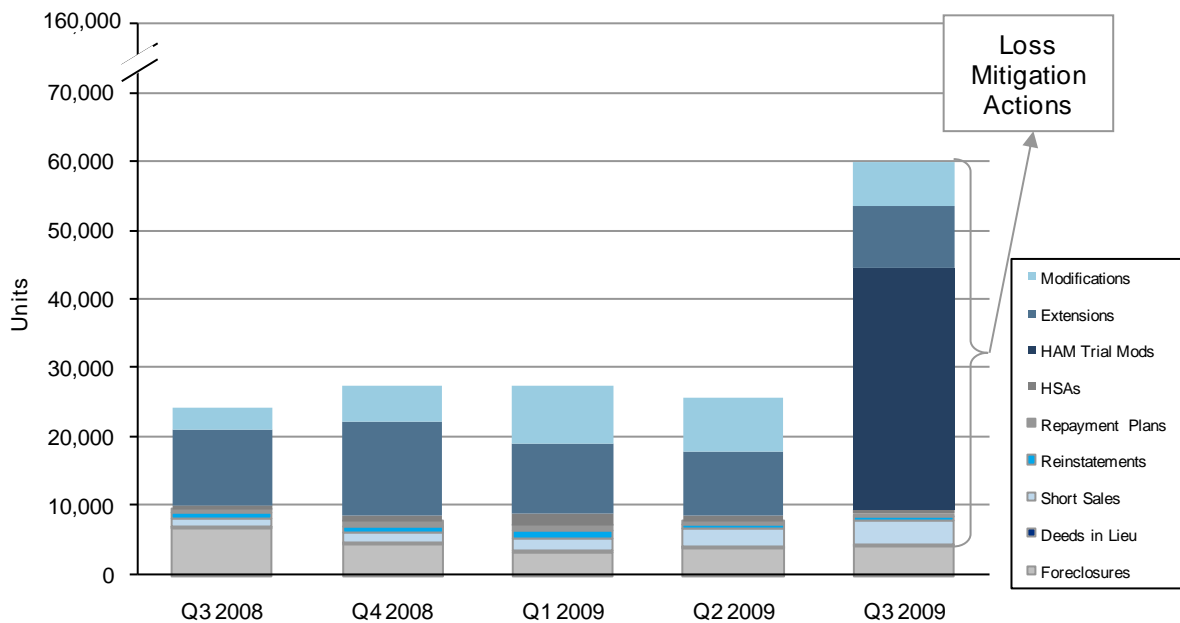
In the third quarter of 2009, modifications (excluding HAM trial modifications) for borrowers serviced by Citi were down approximately 16% versus the second quarter of 2009, but up approximately 48% over the prior year time period. The decline versus the first quarter is due, in large part, to our implementation of the Administration's HAM Program, which requires a three-month trial modification period before a modification can be finalized. In this report, we have broken out HAM trial modifications separately and have not included them in the totals for loan modifications*.

* As was mentioned previously, certain HAM trial modifications in the charts in this section have been re-designated from the second quarter of 2009 to better align with Treasury definitions.

Loss mitigation actions for loans serviced by Citi were up approximately 82% in the third quarter of 2009 as compared with the second quarter of 2009, and were up approximately 85% over the prior year time period. This increase is attributable, in large part, to Citi's efforts to reach out to borrowers it services with a variety of loss mitigation options, including those offered through the Administration's HAM Program (i.e. HAM trial modifications). Loss mitigation solutions as a percentage of total actions (i.e., loss mitigation actions plus foreclosures) have increased over time, from 82% in the third quarter of 2008 to 90% in the second quarter of 2009 and 94% in the third quarter of 2009.

The chart below details Citi's loss mitigation results over the past five quarters for borrowers serviced by Citi with FICO scores greater than or equal to 660. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 in this segment equaled approximately 1% of total serviced loans in this segment at that time. Almost all of those loans serviced by Citi with FICO scores greater than or equal to 660 (approximately 99%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced Loans
Total Citi
FICO ≥ 660



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

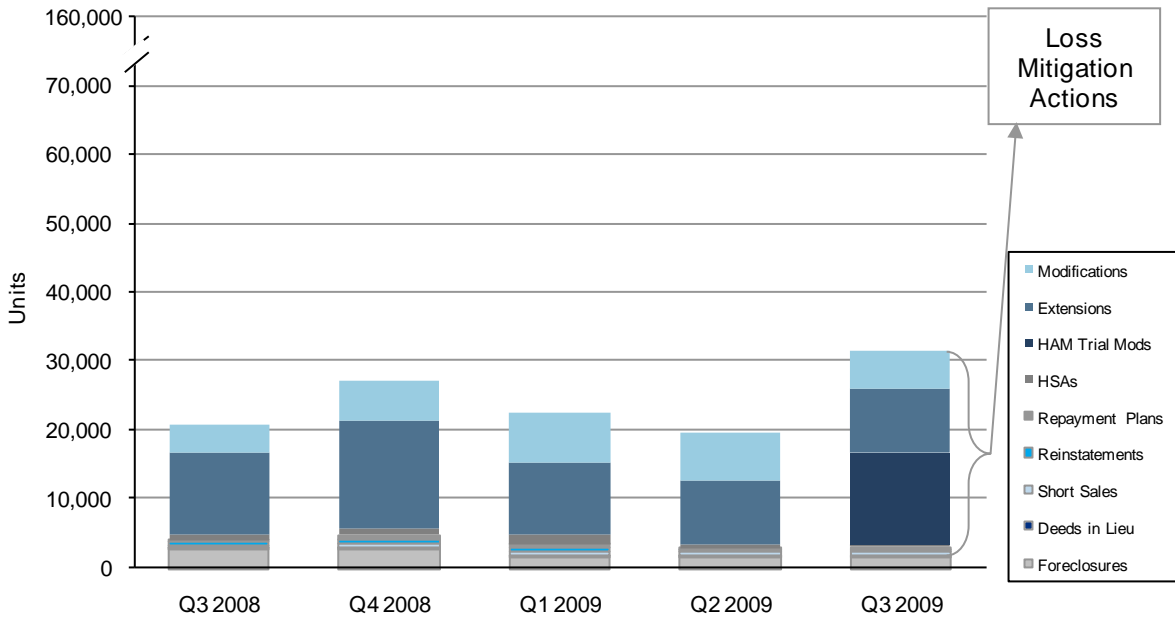
Overall, in the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by nearly 12 to one.

In the third quarter of 2009, modifications (excluding HAM trial modifications) for borrowers with FICO scores ≥ 660 serviced by Citi were down approximately 19% over the second quarter of 2009, but up approximately 96% over the prior year time period.

Loss mitigation actions for loans in this FICO band, serviced by Citi, were up approximately 157% in the third quarter of 2009 as compared with the second quarter of 2009, and up approximately 224% over the prior year time period. Additionally, in this FICO band, loss mitigation solutions as a percentage of total actions have increased over time from 84% in the second quarter of 2009 to 93% in the third quarter of 2009.

The chart below details Citi's loss mitigation results over the past five quarters for borrowers serviced by Citi with FICO scores from 620 to 659. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 in this segment equaled approximately 5% of total serviced loans in this segment at that time. The vast majority of those loans serviced by Citi with FICO scores from 620 to 659 (approximately 95%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced Loans
Total Citi
FICO 620-659



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

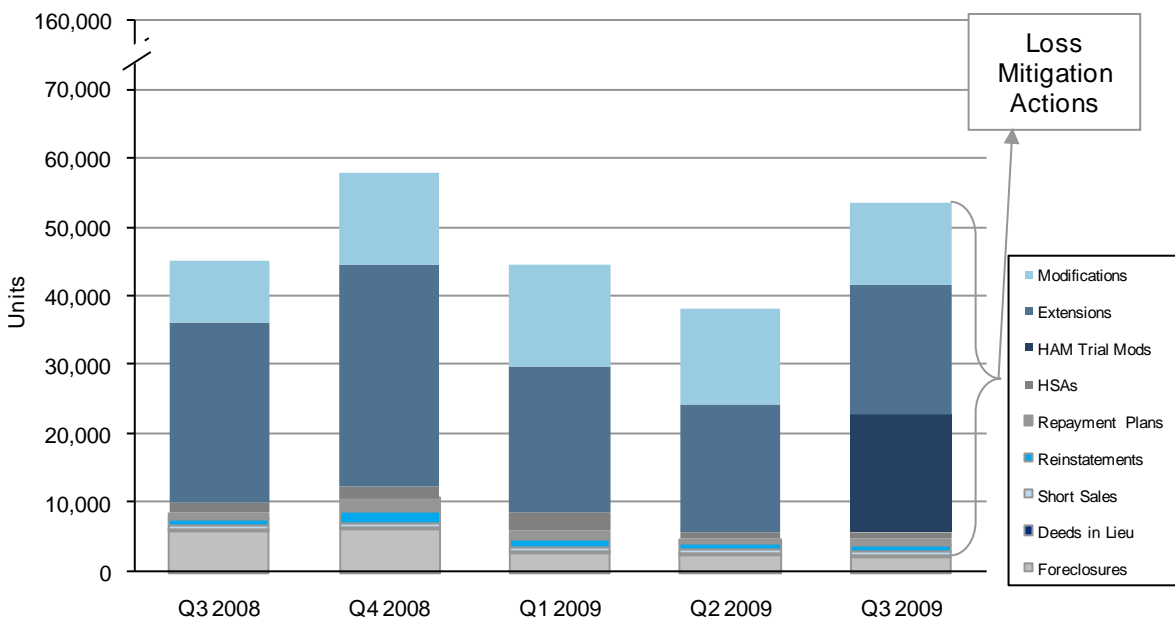
Overall, in the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by nearly 16 to one.

In the third quarter of 2009, modifications (excluding HAM trial modifications) for borrowers with FICO scores from 620 to 659 were down approximately 21% over the second quarter of 2009, but up approximately 39% over the prior year time period.

Loss mitigation actions for loans in this FICO band, serviced by Citi, were up approximately 66% in the third quarter of 2009 as compared with the second quarter of 2009, and up approximately 68% over the prior year time period. Meanwhile, in this band, loss mitigation solutions as a percentage of total actions have increased over time from 91% in the second quarter of 2009 to 94% in the third quarter of 2009.

The chart below details Citi's loss mitigation results over the past five quarters for borrowers serviced by Citi with FICO scores <620. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 in this segment equaled approximately 8% of total serviced loans in this segment at that time. The vast majority of those loans serviced by Citi with FICO scores <620 (approximately 92%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced Loans
Total Citi
FICO < 620



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

Overall, in the third quarter of 2009, borrowers with FICO scores <620 serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by more than 20 to one.

In the third quarter of 2009, modifications (excluding HAM trial modifications) for borrowers with FICO scores <620 were down approximately 12% over the second quarter of 2009, but up nearly 34% over the prior year time period.

Loss mitigation actions for loans in this FICO band, serviced by Citi, were up approximately 44% in the third quarter of 2009 as compared with the second quarter of 2009, and up approximately 32% over the prior year time period. Meanwhile, in this band, loss mitigation solutions as a percentage of total actions have increased over time from 93% in the second quarter of 2009 to 95% in the third quarter of 2009.

Citi Loss Mitigation Results – ARMs

**Total Serviced ARMs (Units)
Q3 2009**

FICO Band	Total Citi	Citi Consumer	CRLI
FICO < 620	28,821	25,890	2,931
FICO 620-659	32,327	31,562	765
FICO >= 660	321,811	320,937	874
Total	382,959	378,389	4,570

Notes: Total Citi includes Citi Consumer and CRLI loans for which Citi retained servicing rights. Citi Consumer includes CMI.

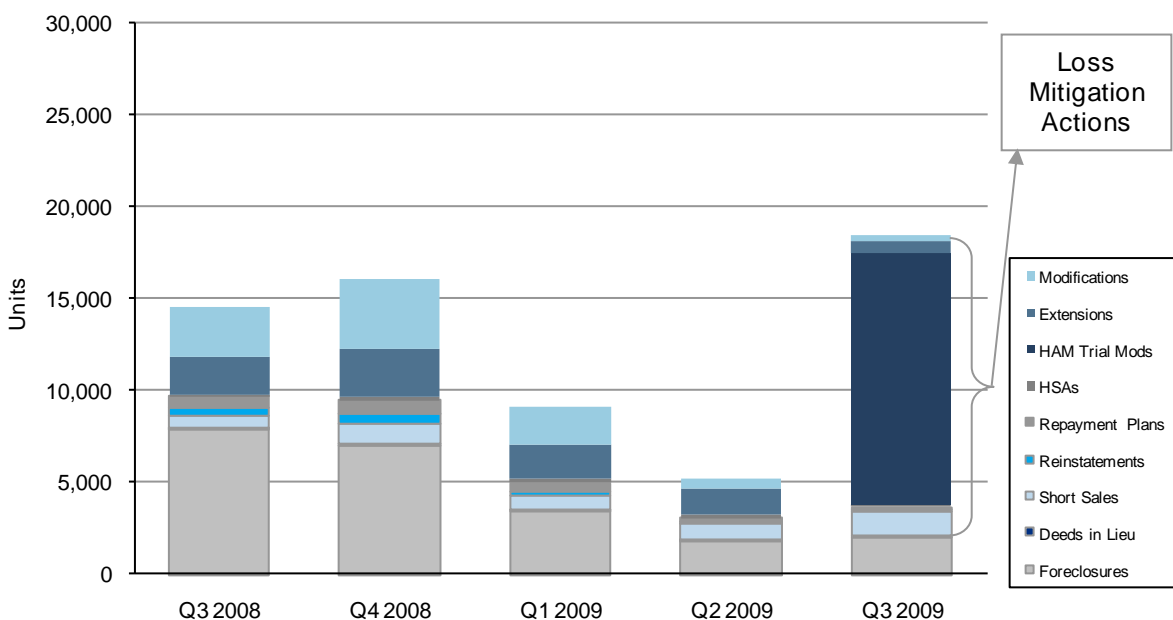
The number of ARM loans serviced by Citi is relatively small compared to the total number of units serviced by Citi. At the end of the third quarter of 2009, ARM loans comprised approximately 7% of Citi’s servicing portfolio.

Much of the ARM portfolio is mature, and liquidating loan portfolios typically experience greater delinquency rates as performing loans either pay off or are refinanced out of the portfolio. Similarly, loans that are remaining have often already been modified, limiting the opportunities for further successful loss mitigation solutions.

The charts below and on the following four pages detail Citi's loss mitigation results for ARM borrowers serviced by Citi who participated in our loss mitigation programs. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 equaled approximately 5% of total serviced ARM loans at that time. The vast majority of those ARM loans serviced by Citi (approximately 95%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced ARMs

Total Citi
All FICO Bands



Notes: Total Citi includes CMI and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI first mortgages.

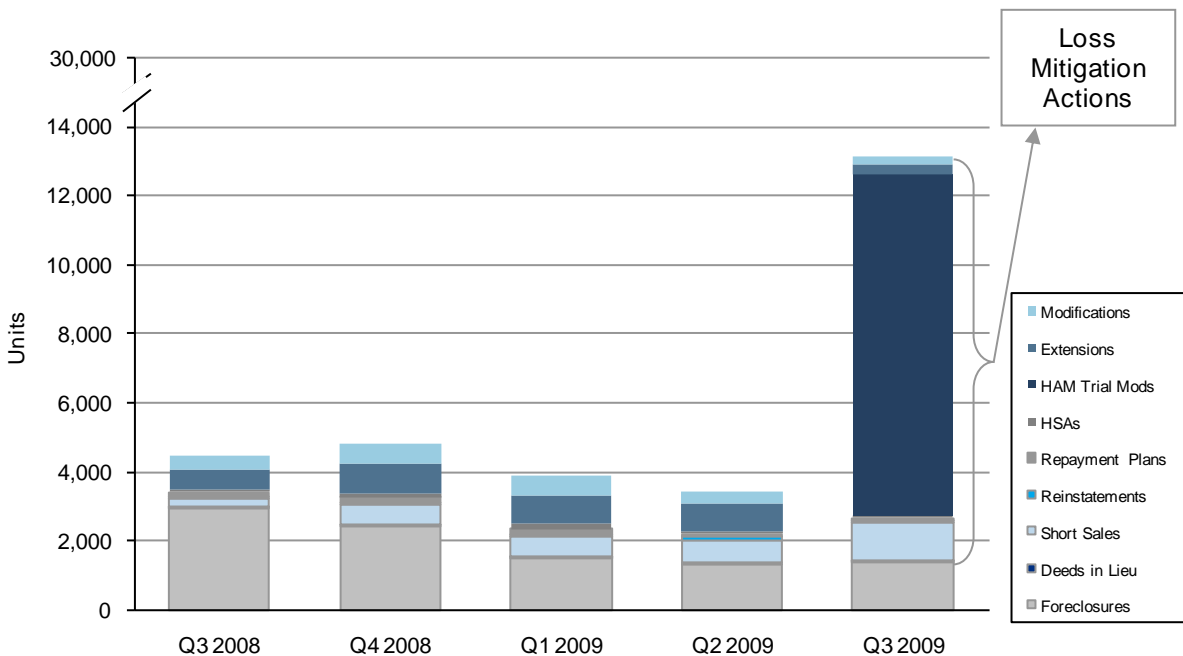
In the third quarter of 2009, borrowers with ARM loans serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by more than seven to one.

In the third quarter of 2009, modifications (excluding HAM trial modifications) for ARM borrowers serviced by Citi were down approximately 40% over the second quarter of 2009, and down more than 88% over the prior year time period. The decline in modifications in the first and second quarters versus earlier quarters is due, in large part, to the release of servicing of certain CRLI assets, as CRLI made up 73% of total Citi ARM modifications in the fourth quarter of 2008, prior to the release. Additionally, in the third quarter of 2009, the drop in modifications versus the second quarter of 2009 is primarily due to Citi's implementation of the Administration's HAM Program, which requires a three-month trial modification period before a modification can be finalized. In this report, we have broken out HAM trial modifications separately and have not included them in the totals for loan modifications.

Overall, loss mitigation actions for ARM borrowers serviced by Citi were up approximately 400% in the third quarter of 2009 as compared with the second quarter of 2009, and up nearly 148% over the prior year time period. This increase is attributable, in large part, to Citi's efforts to reach out to borrowers it services with a variety of loss mitigation options, including those offered through the Administration's HAM Program (i.e., HAM trial modifications). Loss mitigation solutions as a percentage of total actions (i.e., loss mitigation actions plus foreclosures) have increased over time from 64% in the second quarter of 2009 to 89% in the third quarter of 2009.

The chart below details Citi's loss mitigation results for ARM borrowers with FICO scores ≥ 660 serviced by Citi over the past five quarters. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 in this segment equaled approximately 4% of total serviced ARM loans in this segment at that time. The vast majority of ARM loans serviced by Citi with FICO scores ≥ 660 (approximately 96%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced ARMs
Total Citi
FICO ≥ 660



Notes: Total Citi includes CMI and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI first mortgages.

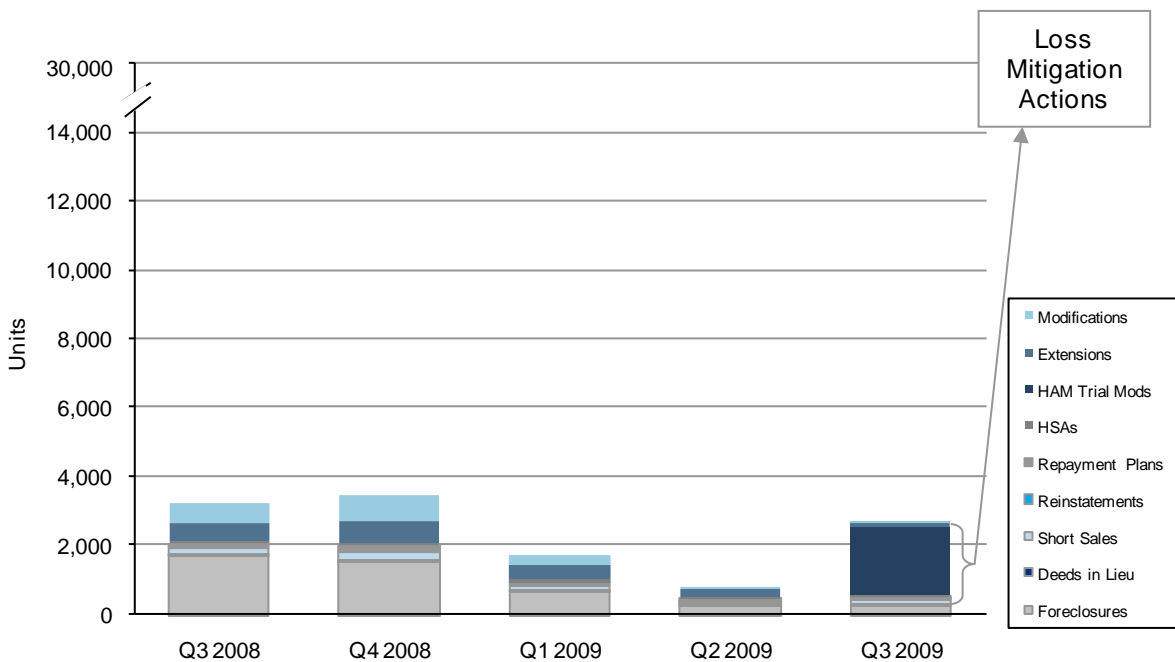
In the third quarter of 2009, borrowers with FICO scores ≥ 660 with ARM loans serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by nearly eight to one.

In the third quarter of 2009, modifications (excluding HAM trial modifications) for ARM borrowers with FICO scores ≥ 660 serviced by Citi were down approximately 33% over the second quarter of 2009, and down approximately 44% over the prior year time period.

Loss mitigation actions for ARM borrowers in this FICO band, serviced by Citi, were up more than 450% in the third quarter of 2009 as compared with the second quarter of 2009, and up approximately 690% over the prior year time period. Meanwhile, loss mitigation solutions as a percentage of total actions have increased over time from 63% in the second quarter of 2009 to 90% in the third quarter of 2009.

The chart below details Citi's loss mitigation results for ARM borrowers with FICO scores from 620 to 659 serviced by Citi over the past five quarters. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 in this segment equaled approximately 9% of total serviced ARM loans in this segment at that time. The vast majority of ARM loans serviced by Citi with FICO scores from 620 to 659 (approximately 91%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced ARMs
Total Citi
FICO 620-659



Notes: Total Citi includes CMI and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI first mortgages.

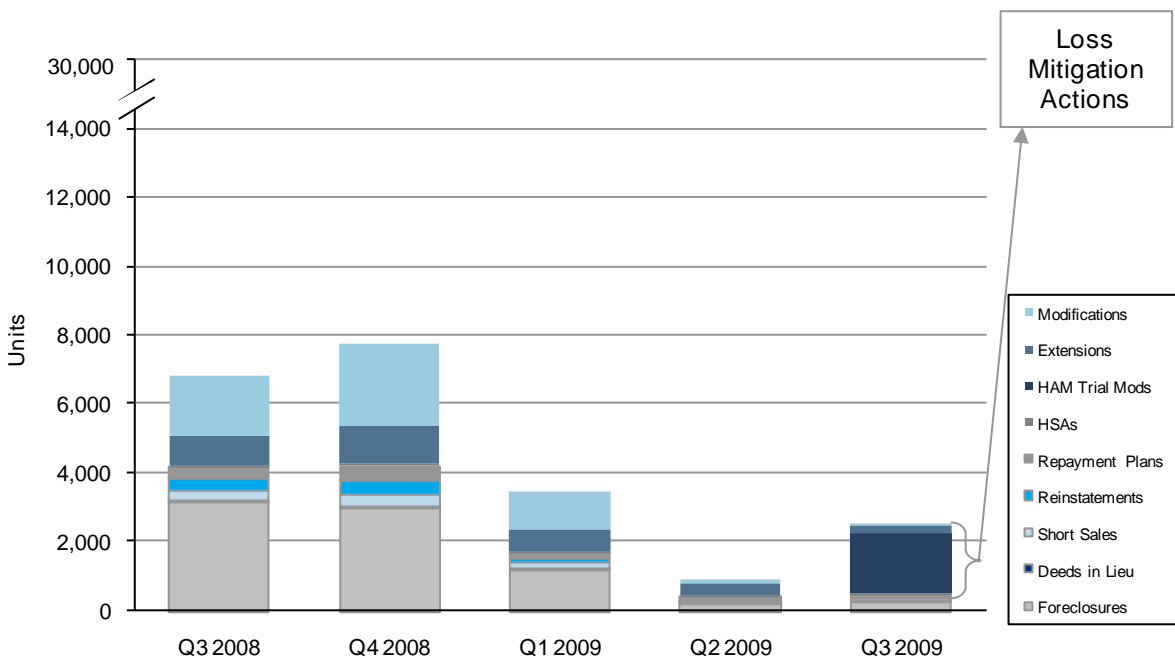
In the third quarter of 2009, borrowers with FICO scores from 620 to 659 with ARM loans serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by nearly seven to one.

Modifications (excluding HAM trial modifications) for ARM borrowers serviced by Citi with FICO scores from 620 to 659 were down approximately 44% in the third quarter of 2009 as compared with the second quarter of 2009, and down approximately 93% over the prior year time period.

Loss mitigation actions for ARM borrowers in this FICO band, serviced by Citi, were up approximately 386% in the third quarter of 2009 as compared with the second quarter of 2009, and up approximately 61% over the prior year time period. Meanwhile, in this band, loss mitigation solutions as a percentage of total actions have increased over time from 60% in the second quarter of 2009 to 88% in the third quarter of 2009.

The chart below details Citi's loss mitigation results for ARM borrowers with FICO scores <620 serviced by Citi over the past five quarters. Loss mitigation actions and foreclosures completed at the end of the third quarter of 2009 in this segment equaled approximately 9% of total serviced ARM loans in this segment at that time. The vast majority of ARM loans serviced by Citi with FICO scores <620 (approximately 91%) had not experienced loss mitigation actions or completed foreclosures at the end of the third quarter of 2009.

Loss Mitigation Actions – Serviced ARMs Total Citi FICO < 620



Notes: Total Citi includes CMI and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI first mortgages.

In the third quarter of 2009, borrowers with FICO scores <620 with ARM loans serviced by Citi who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements outnumbered those who were foreclosed by nearly seven to one.

In the third quarter of 2009, modifications (excluding HAM trial modifications) for ARM borrowers with FICO scores <620 serviced by Citi were down approximately 61% over the second quarter of 2009, and down approximately 98% over the prior year time period.

Overall, loss mitigation actions for ARM borrowers serviced by Citi with FICO scores <620 were up approximately 246% from the second quarter of 2009 to the third quarter of 2009, but down nearly 39% over the prior year time period. However, in this band, loss mitigation solutions as a percentage of total actions have increased over time from 72% in the second quarter of 2009 to 88% in the third quarter of 2009.

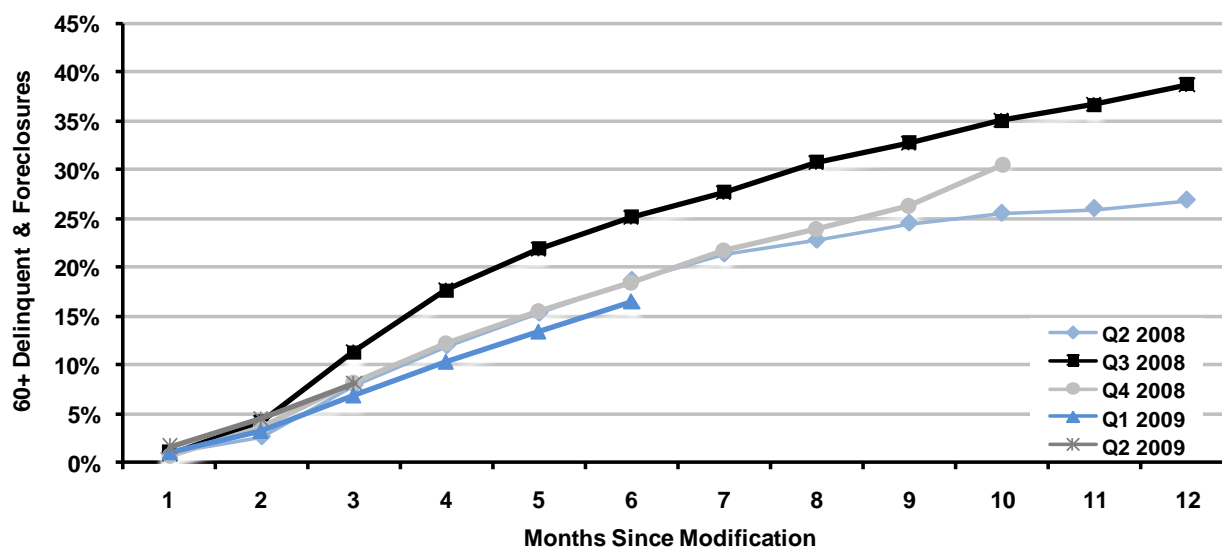
SECTION 5: RE-DEFAULT RATES

We define re-default rates as the percentage of borrowers who become 60+ and 90+ days past due three, six and 12 months after their loans were modified. The fact that these borrowers are delinquent does not mean that the result will be foreclosure, and, in fact, Citi continues to work with these borrowers after re-default to find solutions to help keep them in their homes.

The tables and charts below and on the following page detail Citi's re-default rates for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009. Fourth quarter 2008 and first quarter 2009 vintages have shown improvement versus the third quarter of 2008; however, there has been some deterioration in the second quarter 2009 vintage. This most recent vintage contains a higher proportion of government insured loans, which tend to have a poorer performance record than other types of loans.

Total Percent of Modified Loans 60+ DPD
(Percent of all Loans Modified in Each Quarter)
Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	7.83%	18.58%	26.81%
Third Quarter 2008	11.13%	25.12%	38.81%
Fourth Quarter 2008	8.12%	18.48%	--
First Quarter 2009	6.86%	16.53%	--
Second Quarter 2009	8.07%	--	--

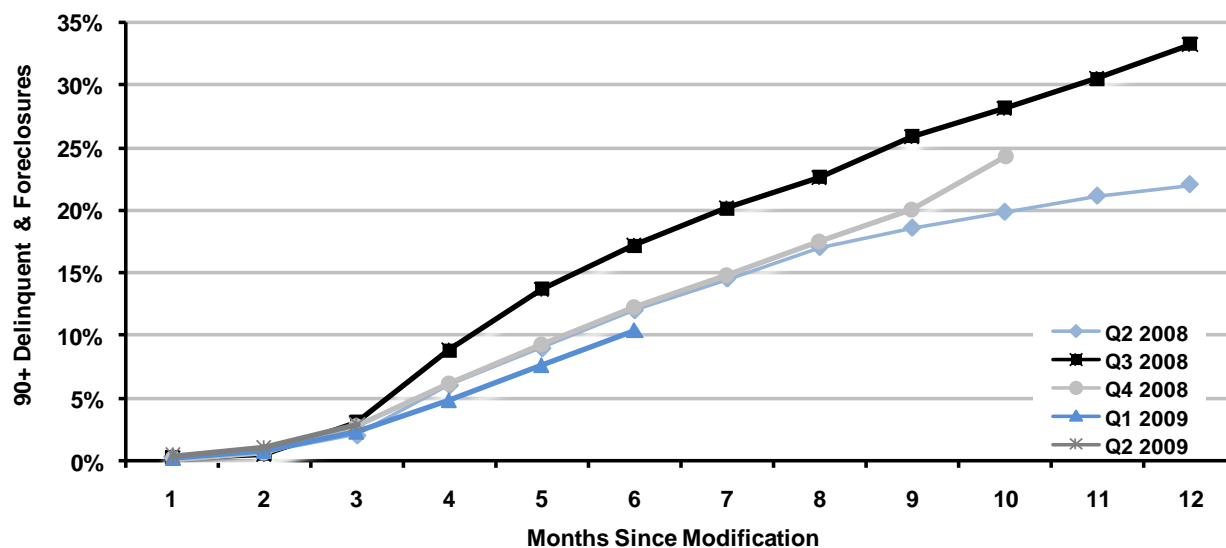


Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights. Data for older vintages may differ slightly from what was presented in prior quarters, as a larger population of modifications is now included.

Similar to re-default rates for loans 60+ days past due, 90+ days past due re-default rates for loans modified in the first quarter of 2009 showed improvement for fourth quarter 2008 and first quarter 2009 vintages versus the third quarter of 2009, but deteriorated slightly for the second quarter 2009 vintage due to the larger proportion of government insured loans in that vintage.

**Total Percent of Modified Loans 90+ DPD
(Percent of all Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.04%	11.98%	21.98%
Third Quarter 2008	3.08%	17.15%	33.23%
Fourth Quarter 2008	2.68%	12.26%	--
First Quarter 2009	2.19%	10.51%	--
Second Quarter 2009	2.93%	--	--

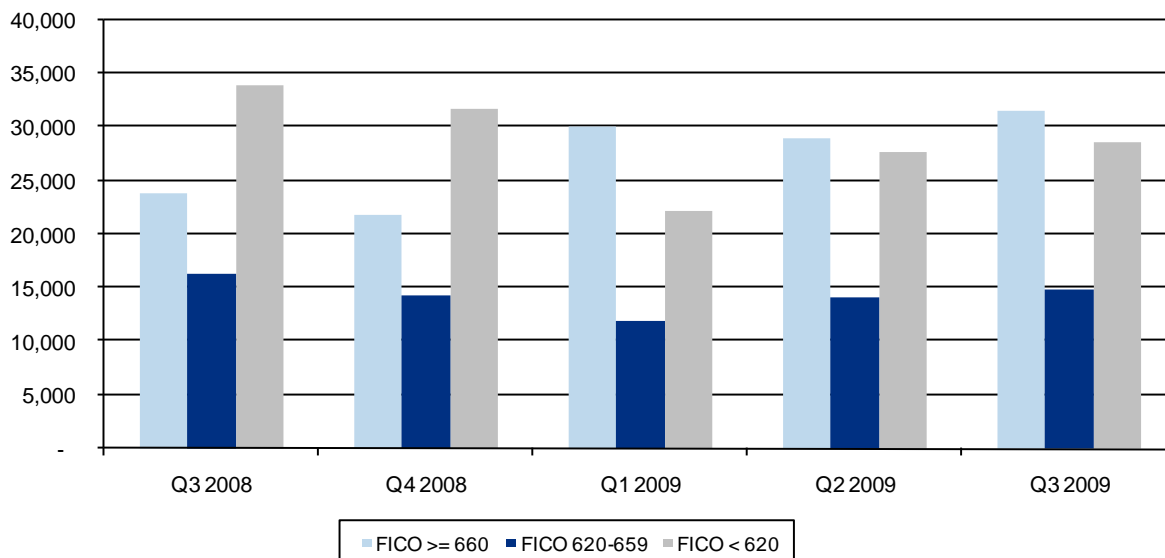


Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights. Data for older vintages may differ slightly from what was presented in prior quarters, as a larger population of modifications is now included.

SECTION 6: FORECLOSURES IN PROCESS AND NEW FORECLOSURES INITIATED

Foreclosures in process often do not result in foreclosures completed or loss of a borrower's home as Citi actively pursues alternative loss mitigation actions during the foreclosure process to return borrowers it services to performing status.

Foreclosures in Process (Units) Total Citi

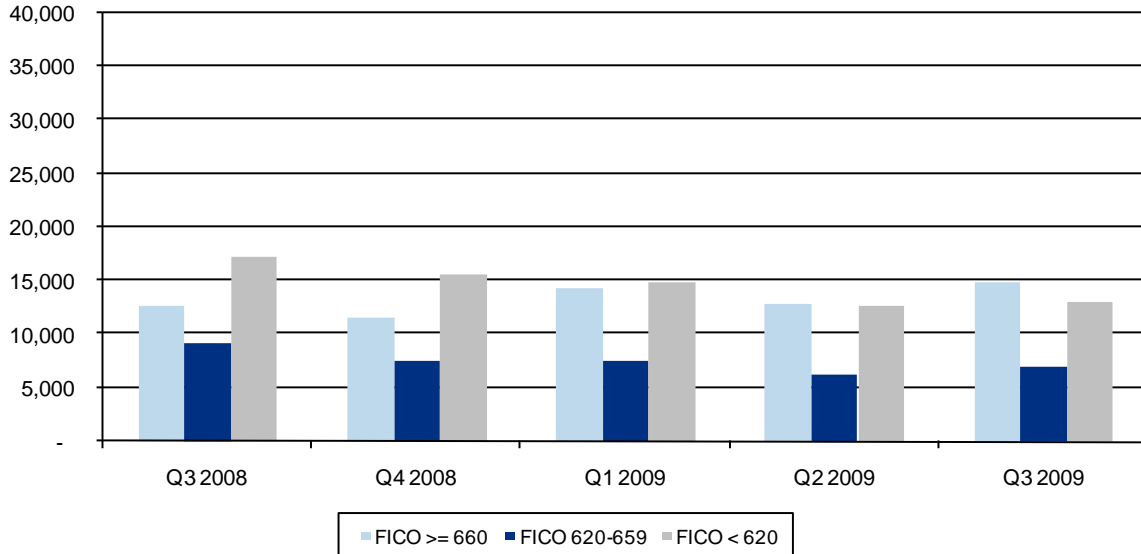


Notes: Total Citi includes CMI, CTB, CBNA, CFNA and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI loans.

At the end of the third quarter of 2009, loans serviced by Citi in the ≥ 660 , 620-659, and < 620 FICO bands represented approximately 42%, 20% and 38% of foreclosures, respectively. As discussed previously in this report, the composition of Citi's total serviced portfolio on September 30, 2009, using refreshed FICO scores, was 75%, 8% and 17% for the > 660 , 620-659 and < 620 FICO bands, respectively.

Overall, foreclosures in process for loans serviced by Citi increased approximately 6% in the third quarter of 2009 as compared with the second quarter of 2009, but remained relatively flat over the prior year time period.

New Foreclosures Initiated (Units) Total Citi



Notes: Total Citi includes CMI, CTB, CBNA, CFNA and, for 2009, a limited number of CRLI loans for which Citi retained servicing rights. Prior quarters also include legacy CRLI loans.

New foreclosures initiated for loans serviced by Citi increased approximately 10% in the third quarter of 2009 as compared with the second quarter of 2009, but decreased approximately 11% over the prior year time period. As was discussed previously, the quarter-over-quarter increase in foreclosures initiated, coupled with a quarter-over-quarter increase in foreclosures in process, will not necessarily translate into foreclosures completed; however, the trend is something that the industry, as a whole, is experiencing and one that Citi is watching closely.

Foreclosures completed remained relatively flat from the second quarter of 2009 to the third quarter of 2009, and decreased approximately 48% over the prior year time period.

SECTION 7: CITI IN THE COMMUNITY

Citi recognizes that access to credit and housing affordability are critical issues for all Americans, but particularly for at-risk borrowers trying to keep their homes. One of the ways Citi reaches out to borrowers is by supporting and partnering with community organizations across the country engaged in financial education, pre- and post-purchase homeownership education and counseling, and foreclosure prevention/intervention counseling and education. Citi works to make homeownership a reality for all consumers and, most importantly, to help borrowers it services keep their homes.

Citi Partners with Nonprofit Organizations

Citi's efforts to preserve homeownership are extensive and varied. Citi is a founding member of HOPE NOW (a coalition of counselors, government, investors, lenders and servicers working to facilitate homeownership preservation solutions), as well as a national sponsoring partner of the NeighborWorks Center for Foreclosure Solutions and the Ad Council Campaign with NeighborWorks America and Housing Preservation Foundation (HPF). Citi is a founding sponsor of the NeighborWorks Center for Homeownership Education and Counseling (NCHEC). Citi's support of and partnership with NCHEC enables the organization to meet the growing demand for high quality training and certification of homeownership counselors in the area of foreclosure prevention. In 2009, Citi has again partnered with NCHEC to serve at-risk homeowners by providing regional place-based training for community housing counselors in five key cities. Each training provides counselors with advanced-level instruction on foreclosure prevention and intervention services. Citi expects these trainings will enhance many of the services provided by its community partners. In addition, in 2009, Citi OHP staff has been conducting workshops at regional NeighborWorks Training Institutes to provide housing counselors with the most up-to-date information and best business practices used by servicers to help Americans preserve their homes and avoid foreclosure. To date, 229 counselors have been trained.

Citi provides both financial and technical assistance to other local and national partners engaged in foreclosure prevention outreach, counseling and education such as Neighborhood Assistance Corporation of America (NACA), the National Community Reinvestment Coalition (NCRC), Consumer Credit Counseling Service (CCCS) and Consumer Counseling Resource Center (CCRC).

Citi's partnerships with these organizations enable them to increase their capacity and reach more borrowers in distress. Based on its long experience in urban communities, Citi understands that many distressed homeowners prefer to work directly with a third party who can help them understand the resources that are available to them and how to work with their lender to prevent foreclosure. Citi provides delinquent borrowers around-the-clock access to the services of qualified housing counselors from nonprofit organizations.

Citi participates in direct outreach events with many of our nonprofit counseling partners, as well as with government agencies and members of HOPE NOW. Citi

strives to positively impact the communities in which its employees live and work by focusing on homeownership preservation and effective delivery of services.

Citi's Office of Homeownership Preservation (OHP)

Citi understands how critical affordable housing and credit are for all Americans. Founded in 2007, the OHP is dedicated to facilitating the adoption, expansion, and standardization of best business practices designed to preserve homeownership for Citi borrowers who may be at-risk. The OHP works directly with borrowers, but focuses on providing information, resources, tools, and capacity building to housing counselors engaged in foreclosure prevention. The mission of the OHP is to increase direct and indirect contact with Citi borrowers in distress and to help keep them in their homes. Citi provides borrowers with a menu of options and continuous assistance. In addition to having access to Citi's resources, borrowers are encouraged to access services through a HUD-approved counseling agency or via a toll-free number (including HOPE NOW's number, 1-888-995-HOPE).

In 2008, Citi's homeownership preservation efforts included the completion of the Citi OHP 25 City Tour, which enabled it to provide extensive borrower outreach opportunities. In each city, the OHP conducted two events, each in partnership with a nonprofit engaged in foreclosure prevention/intervention work. The first event provided training & information to housing counselors, as well as resources and tools to help them support borrowers in distress; the second event was for borrowers at risk of losing their homes.

Citi centralized customer access (for borrowers and counselors) to Citi loss mitigation specialists by creating a dedicated toll-free number (1-866-915-9417) and a single e-mail address to direct inquiries and requests for assistance (mortgagehelp@citi.com). In addition, a centralized OHP website offering helpful tips and information (www.mortgagehelp.citi.com) was launched to help borrowers and counselors.

In 2009, OHP continues to build on these efforts by implementing effective outreach methods and leveraging new ones. Citi continues its commitment to reaching out to borrowers both directly and through third parties, such as housing counselors, to help keep families in their homes. For example, in 2009, OHP partnered with NeighborWorks America, a national training and education certification nonprofit, to provide training and information to its participants attending the NeighborWorks Training Institutes held four times a year, each in a different part of the country. As of the end of September 2009, OHP met and provided training and information to 723 counselors from 330 organizations. OHP also conducts webinars and face-to-face training with counselors. Citi's direct borrower outreach efforts continue to grow. In 2009, it has dedicated additional resources to attend events and work with families at risk where they are. To date, Citi OHP attended more than 53 events, and, the OHP team met and worked with more than 3,300 borrowers to seek alternatives to foreclosure, whenever possible.

The OHP team provides a range of support services to its clients including, but not limited to, those related to the Administration's HAM Program. The team also leverages

its extensive partnership network with nonprofit organizations that offer legal assistance, counseling, and translation services to borrowers.

Citi has intensified its outreach efforts to distressed borrowers by employing innovative techniques, such as partnering with nonprofits to visit borrowers at risk of foreclosure who are not in contact with it to offer counseling services, and text messaging or emailing at-risk borrowers if they provide that information.

When all alternatives to foreclosure are exhausted, or when a borrower requests a non-home retention solution and Citi acquires the property, it follows a strategy designed to help prevent any further harm to the family or community. For example, Citi offers 'cash for keys' assistance to occupants of the home. This program is designed to defray some of the cost incurred when families have to relocate. The OHP is also working closely with National Community Stabilization Trust (NCST) to transfer foreclosed properties to nonprofits and government entities with capacity for affordable housing development to help stabilize and revitalize communities. To date, 227 properties have been offered to various nonprofits and municipalities, through NCST; 26 are in the process of being transferred or were successfully transferred. Citi will continue to partner with NCST in various communities as the organization expands its coverage and increases the number of communities benefitting from its expertise and services.

Financial Education

In 2009, Citi and the Citi Foundation are celebrating the fifth anniversary of its unprecedented ten-year, \$200 million global commitment to financial education. Since the announcement of this commitment in 2004, Citi has invested nearly \$149 million in financial education programs in 73 countries. As was mentioned above, in 2008, Citi completed a tour of co-hosted events in 25 U.S. cities featuring counseling workshops, market-specific partnerships, programs and grants. Co-hosting each event with a community-based housing counseling organization in each city, the tour also offered a funding opportunity of \$50,000 in each of the 25 locations to one nonprofit with the most aggressive and innovative foreclosure prevention outreach, counseling and education program. At the end of 2008, a total of \$1.25 million was invested in these communities.

The OFE and the OHP in Partnership

In partnership with the OFE, the OHP has developed two curricula, one for consumers and one for counselors, each of which provides training and information on financial strategies that help and assist homeowners. The consumer curriculum is posted on the OFE website for consumer access. For more information, see http://financialeducation.citigroup.com/citigroup/financialeducation/edu_resources.htm. The OHP and the OFE provide trainings and webinars for counselors on the counselor curriculum.

APPENDIX A



APPENDIX A: CITI LOSS MITIGATION DEFINITIONS

1. A modification agreement is typically used when the customer has a significant reduction of income that impacts his or her ability to pay and will last past the foreseeable future. Typically, the customer's loan terms are modified in order to resolve the mortgage delinquency. This agreement makes the mortgage more affordable for the customer.
2. A repayment plan is a written agreement between the borrower and the lender to implement a payment moratorium due to unforeseen circumstances wherein the property or employment status is affected. At the expiration of the term, the customer pays the total arrearage in a lump sum payment or elects a further repayment plan. This agreement is typically used when a customer has a short-term reduction of income that severely impacts his or her ability to pay for a short period of time. The repayment plan brings the customer current over time as the payment obligations are met. It can also include a repayment plan under which the customer pays the regular monthly payment and an additional amount each month to catch up delinquent payments over time.
3. A short sale is when the customer does not have either the desire or ability to keep the property and is willing to sell the property to satisfy the debt. This option is utilized when the amount owed less acceptable closing costs to sell the property is more than the value of the property.
4. Deed in lieu of foreclosure is when the customer does not have either the desire or the ability to keep the property and is unable or unwilling to sell the property but is willing to sign the property over to Citi in exchange for stopping the foreclosure action. Deeds in lieu of foreclosure are generally accepted only after all other options have been exhausted.
5. An extension is when the customer has experienced a temporary hardship and is unable to bring the loan current. The customer has the ability to continue making future payments, but does not have the funds to completely reinstate the loan. An extension may re-amortize the loan or defer the interest to the back of the loan. It brings the customer's account current immediately. An extension is generally used in the early stages of delinquency when a customer is one or two payments behind; it is rarely used for serious delinquency of more than 90 days past due or in the foreclosure process.
6. A reinstatement occurs when a customer that is 90+ days past due is able to pay all of the delinquent fees, interest and principal owed to the bank with a single payment. This brings the customer's account current immediately and allows him or her to continue to pay off the loan according to the original amortization schedule.
7. A Home Saver Advance (HSA) loan is an unsecured personal loan to approved Fannie Mae servicers for eligible borrowers designed to bring a cure to the delinquency on a first lien loan. HSAs provide funds to cure arrearages of principal, interest, taxes and insurance (PITI), as well as other advances and

fees. HSAs are documented by a borrower-signed promissory note, payable over 15 years at a fixed rate of 5% with no payments or interest accrual for the first six months.

8. In early 2009, the Administration introduced a comprehensive Financial Stability Plan to address the key problems at the heart of the current crisis and get the U.S. economy back on track. A critical piece of that effort is Making Home Affordable, a plan to stabilize the housing market and help Americans reduce their monthly mortgage payments to more affordable levels. A Home Affordable Modification (HAM) Trial Modification is the first step in assisting borrowers in taking advantage of this program. Under Making Home Affordable, borrowers are required to successfully complete the three month trial modification program before their modification can be finalized.

APPENDIX B

APPENDIX B: SELECTED STATE-LEVEL DELINQUENCIES AND LOSS MITIGATION DATA

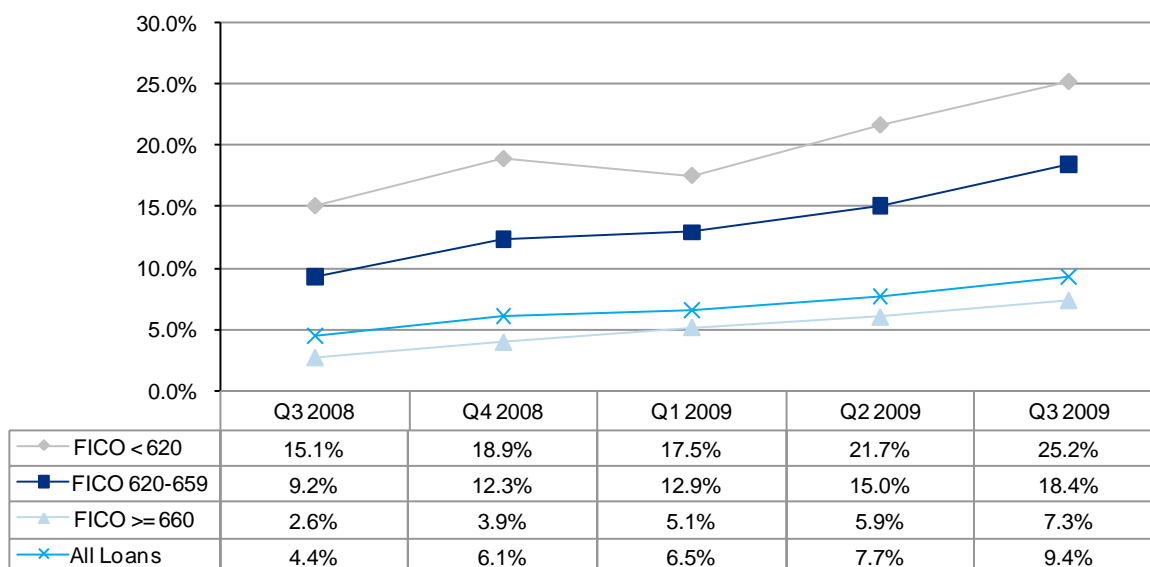
The charts on the next several pages detail Citi's delinquencies, loss mitigation efforts and modification re-default rates for selected states for first and second mortgages. They are by and large geographies where (a) Citi has the greatest number of serviced loans, and/or (b) there are large numbers of foreclosures, generally a much higher percentage than the national trend we are seeing in our aggregated portfolio.

Arizona

In Arizona, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 9.4% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 25.2% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Arizona



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

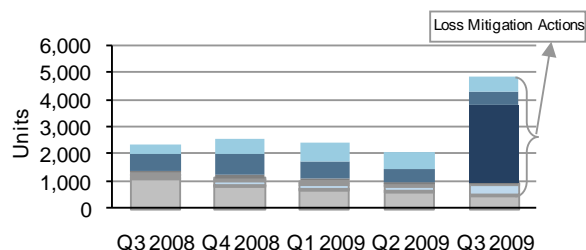
Arizona

The charts below detail Citi's loss mitigation results in Arizona over the past five quarters by FICO segment:

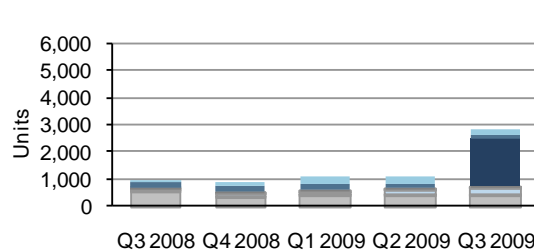
Loss Mitigation Actions – Serviced Loans

Total Citi
Arizona

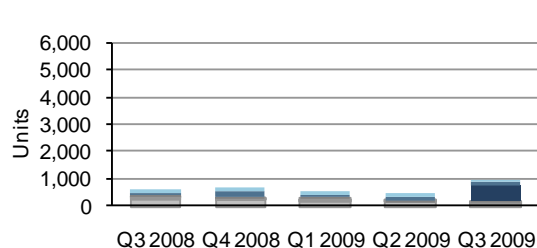
All FICO Bands



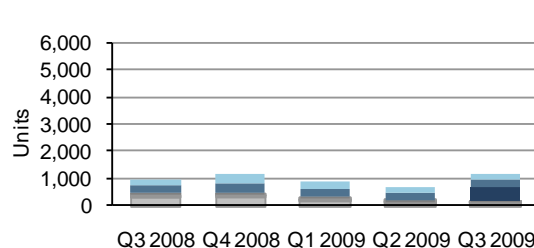
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

- Overall in the third quarter of 2009, borrowers serviced by Citi in Arizona who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 7.3 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Arizona where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 5.9 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Arizona where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 9.3 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Arizona where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 11.1 to one.

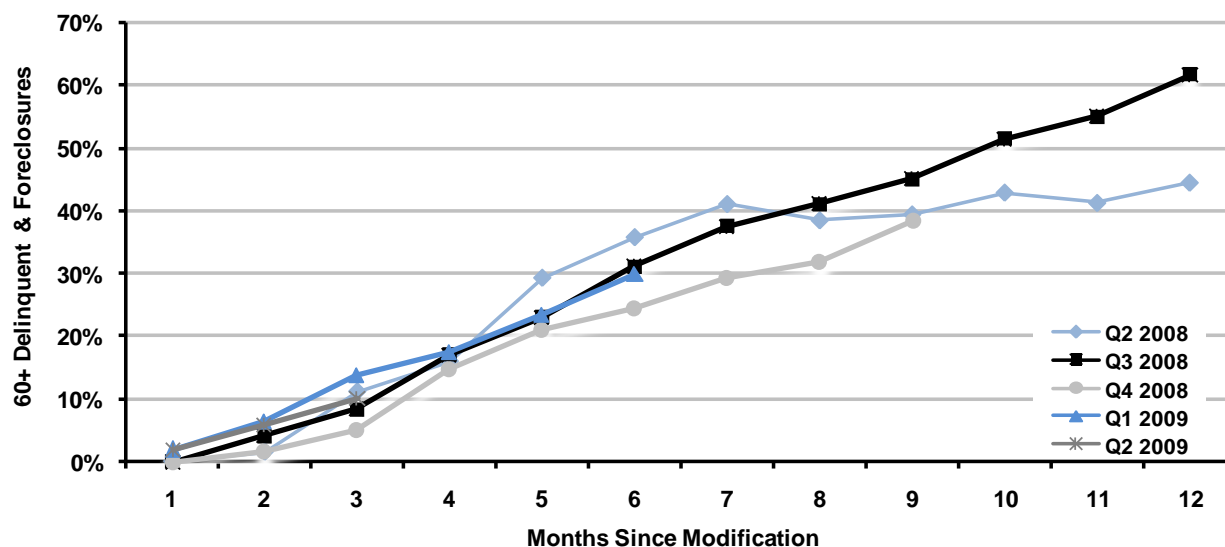
Arizona

The tables and charts below and on the following page detail Citi's re-default rates in Arizona for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Arizona Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter)

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	11.13%	35.70%	44.38%
Third Quarter 2008	8.33%	31.03%	61.60%
Fourth Quarter 2008	5.10%	24.29%	--
First Quarter 2009	13.48%	29.81%	--
Second Quarter 2009	10.10%	--	--



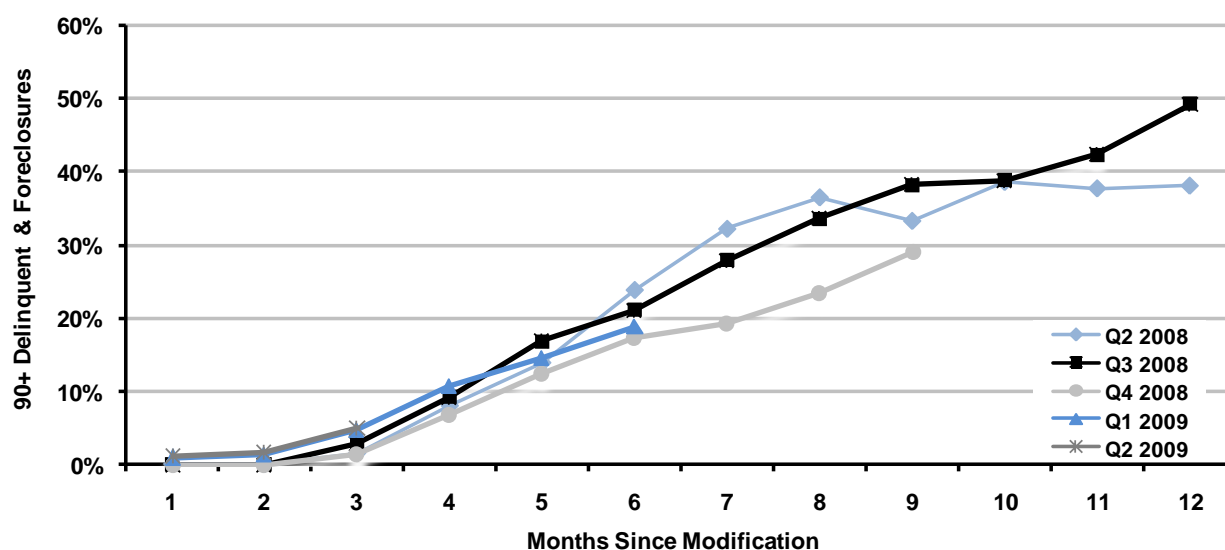
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Arizona

**Arizona Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.51%	23.79%	38.06%
Third Quarter 2008	2.82%	21.16%	49.34%
Fourth Quarter 2008	1.34%	17.26%	--
First Quarter 2009	4.48%	18.97%	--
Second Quarter 2009	4.97%	--	--



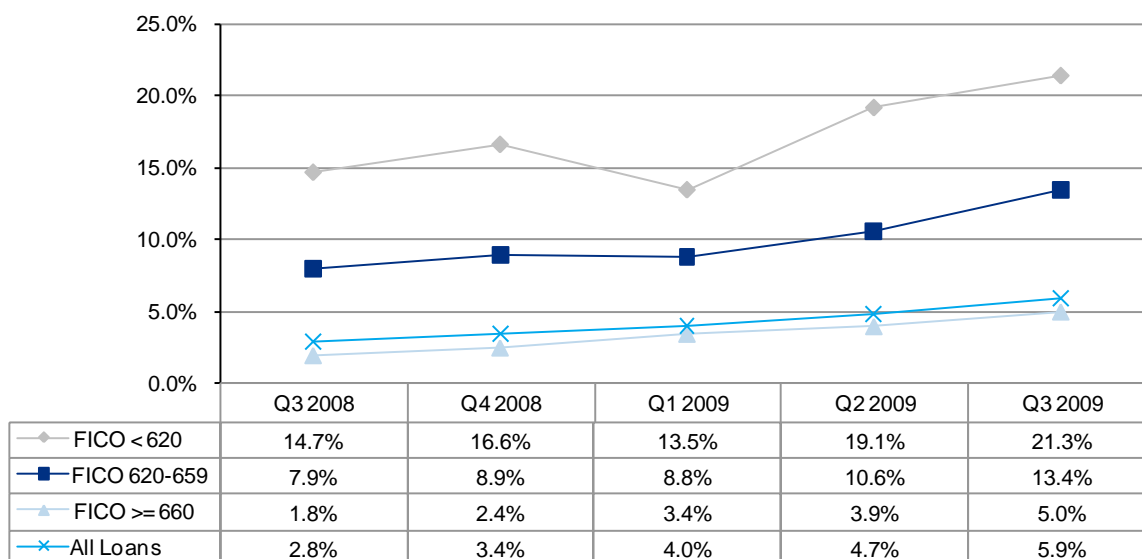
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

California

In California, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 5.9% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 21.3% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
California



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

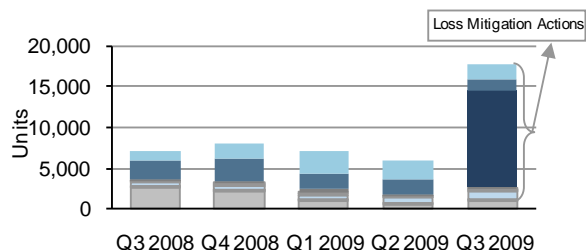
California

The charts below detail Citi's loss mitigation results in California over the past five quarters by FICO segment:

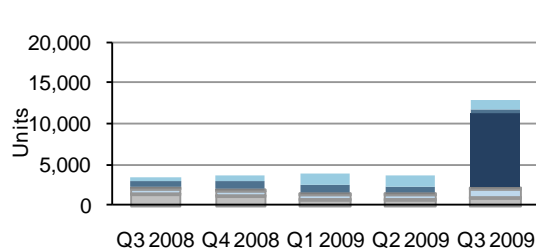
Loss Mitigation Actions – Serviced Loans

**Total Citi
California**

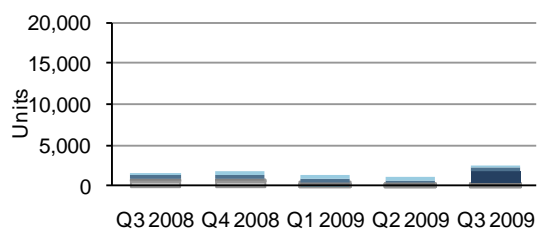
All FICO Bands



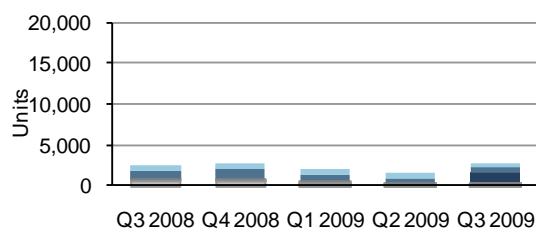
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

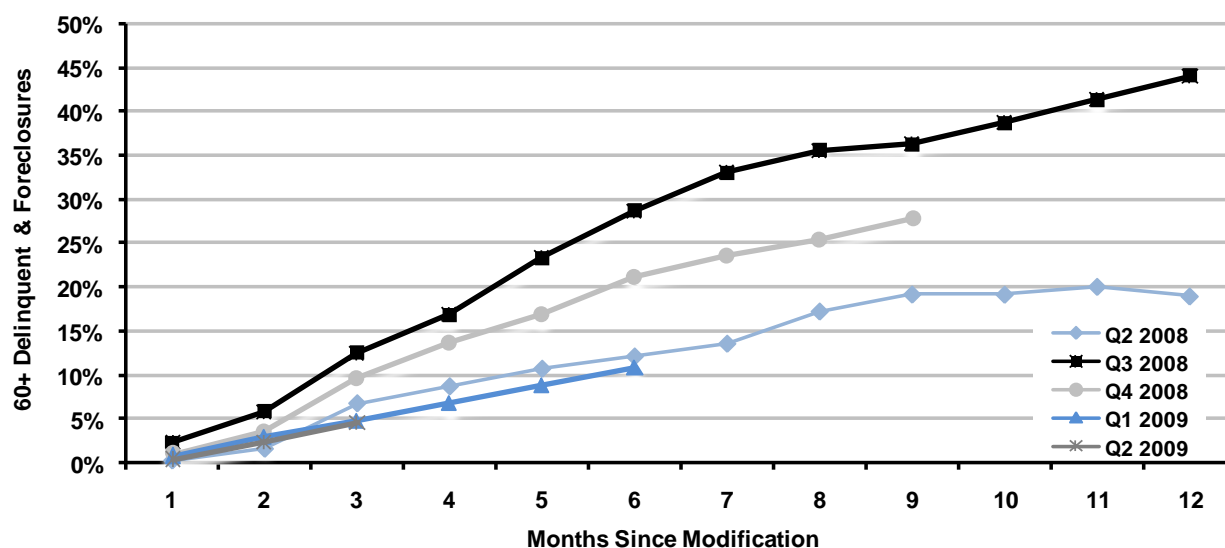
- Overall in the third quarter of 2009, borrowers serviced by Citi in California who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 14.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in California where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 13.2 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in California where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 17.8 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in California where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 24.5 to one.

California

The tables and charts below and on the following page detail Citi's re-default rates in California for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**California Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	6.67%	12.02%	18.88%
Third Quarter 2008	12.64%	28.83%	44.27%
Fourth Quarter 2008	9.62%	21.09%	--
First Quarter 2009	4.64%	10.91%	--
Second Quarter 2009	4.70%	--	--



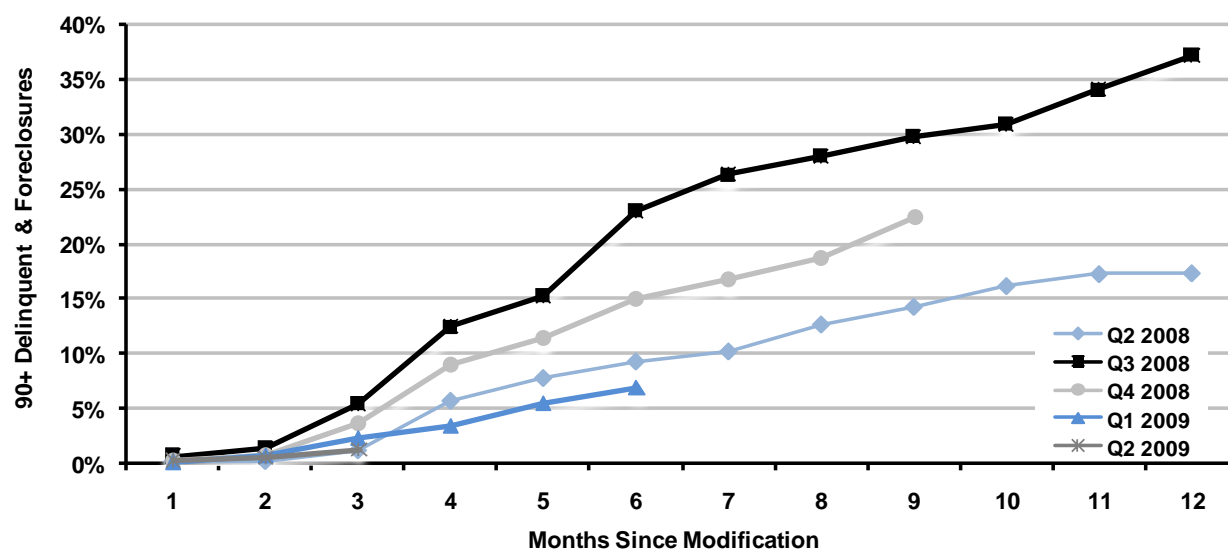
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

California

**California Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.12%	9.23%	17.29%
Third Quarter 2008	5.35%	22.94%	37.26%
Fourth Quarter 2008	3.65%	15.00%	--
First Quarter 2009	2.27%	6.99%	--
Second Quarter 2009	1.28%	--	--



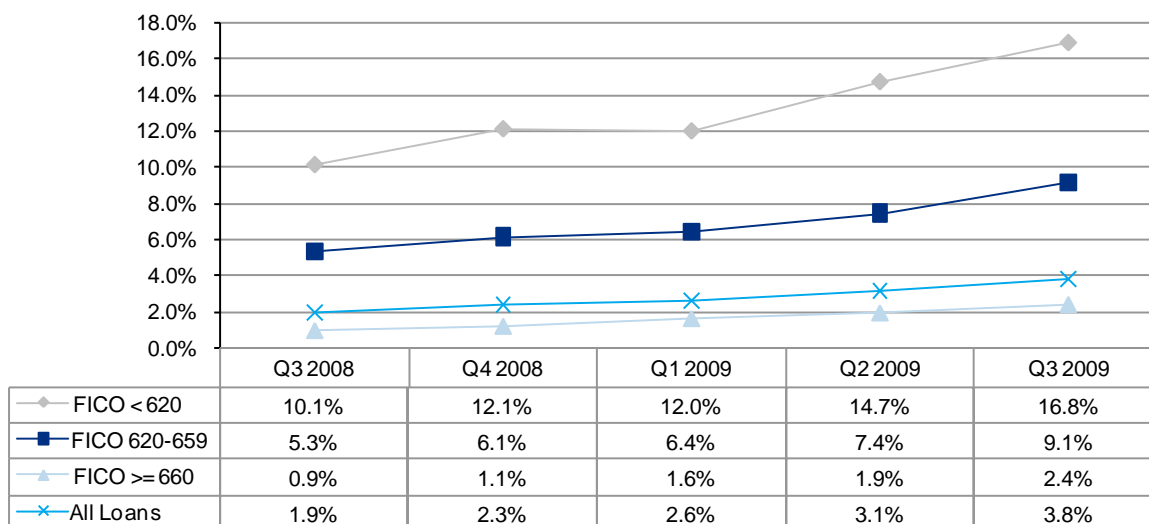
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Colorado

In Colorado, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 3.8% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 16.8% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide averages of 5.8% and exceeds the 18.1% average for loans in the <620 FICO band.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Colorado



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

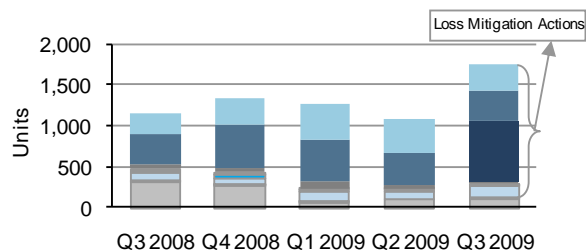
Colorado

The charts below detail Citi's loss mitigation results in Colorado over the past five quarters by FICO segment:

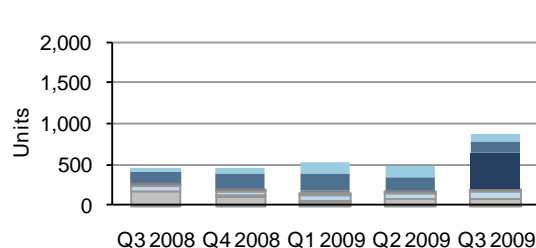
Loss Mitigation Actions – Serviced Loans

Total Citi
Colorado

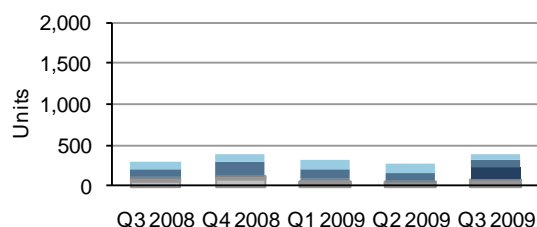
All FICO Bands



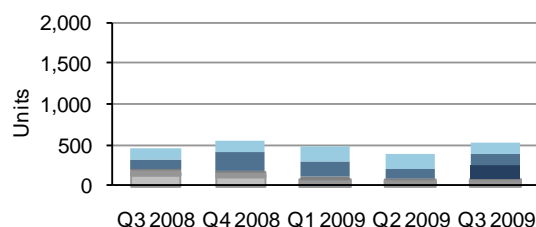
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

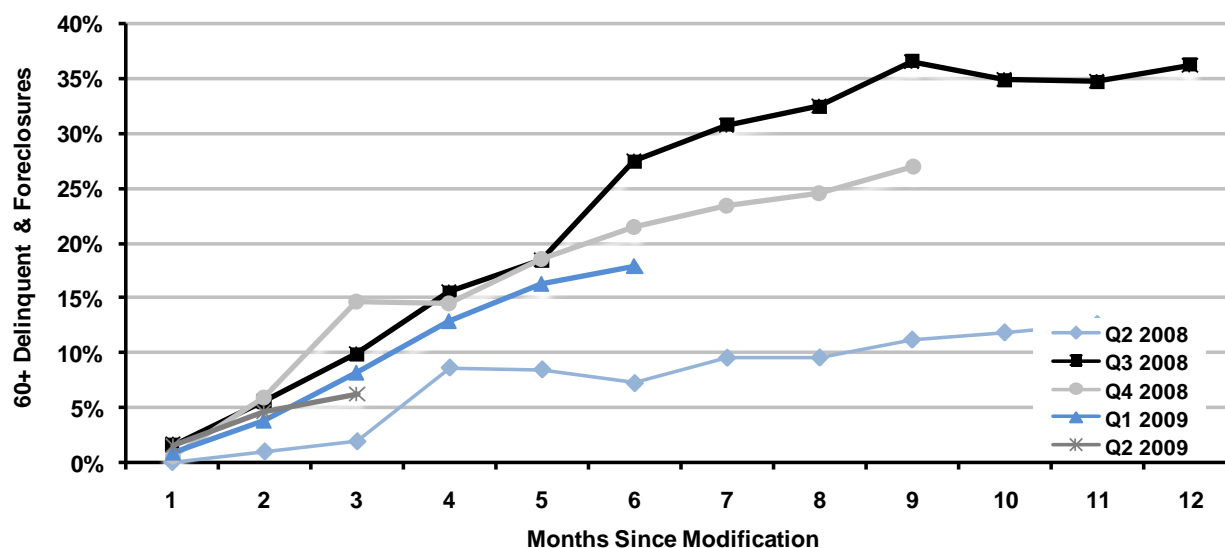
- Overall in the third quarter of 2009, borrowers serviced by Citi in Colorado who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 10.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Colorado where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 9.7 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Colorado where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 8.9 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Colorado where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 16 to one.

Colorado

The tables and charts below and on the following page detail Citi's re-default rates in Colorado for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Colorado Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.89%	7.18%	11.43%
Third Quarter 2008	9.71%	27.40%	36.24%
Fourth Quarter 2008	14.62%	21.46%	--
First Quarter 2009	8.06%	17.93%	--
Second Quarter 2009	6.28%	--	--



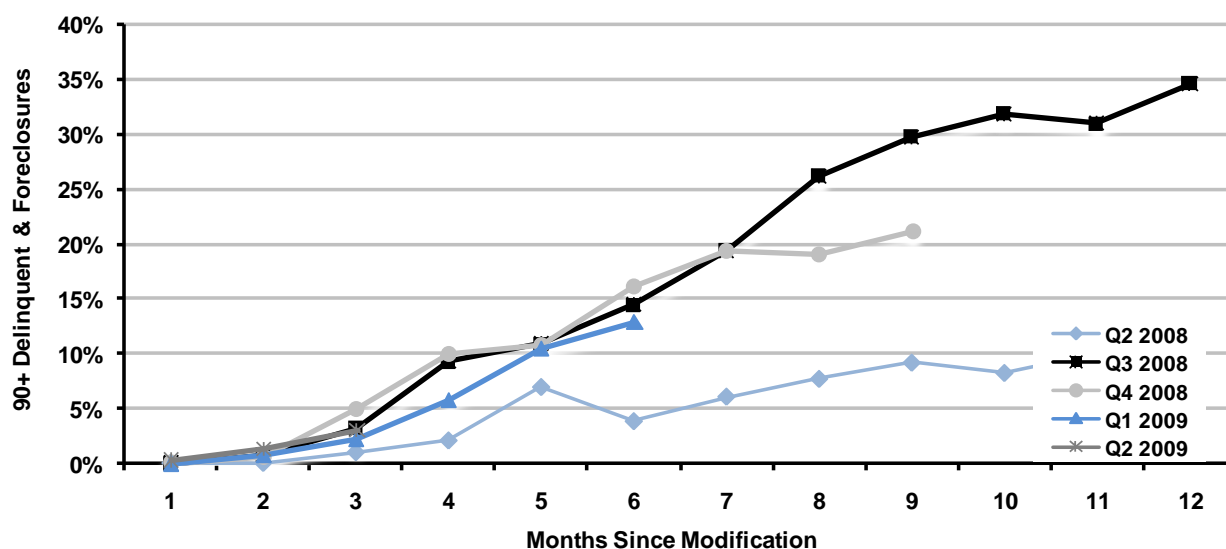
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Colorado

**Colorado Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	0.98%	3.81%	9.29%
Third Quarter 2008	3.13%	14.43%	34.58%
Fourth Quarter 2008	4.92%	15.98%	--
First Quarter 2009	2.22%	12.94%	--
Second Quarter 2009	3.12%	--	--



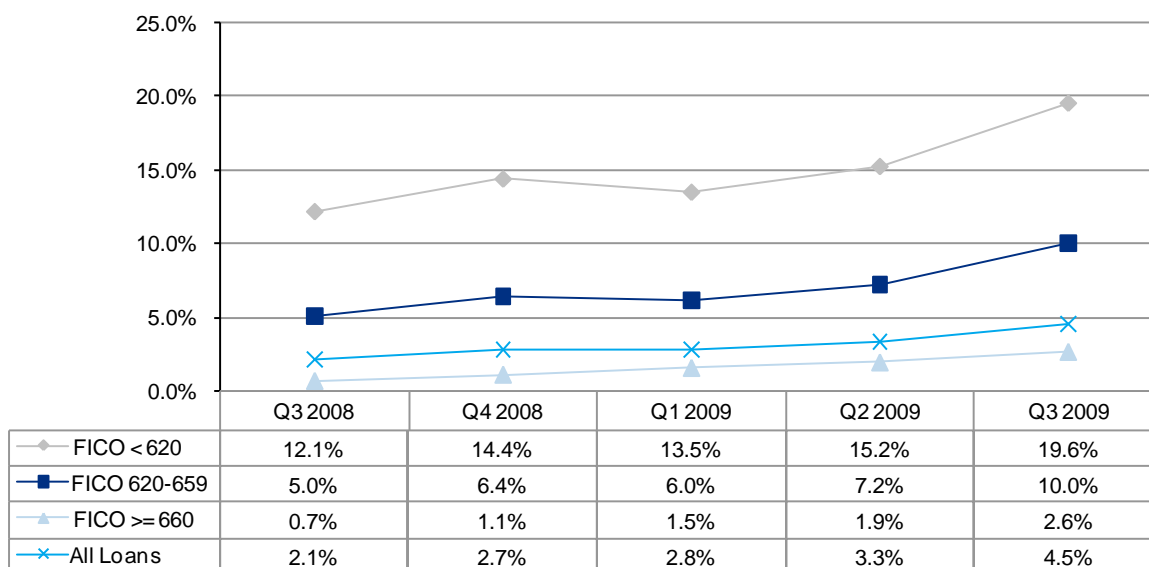
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Connecticut

In Connecticut, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.5% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 19.6% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The total number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide average of 5.8% for all loans and is higher than our nationwide average of 18.1% for loans in the <620 FICO band.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Connecticut



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

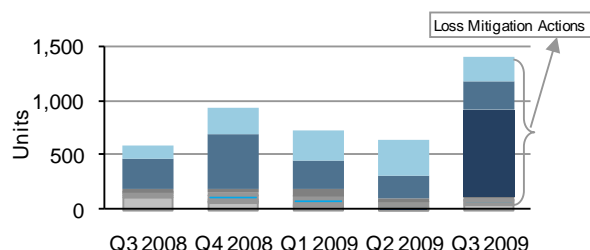
Connecticut

The charts below detail Citi's loss mitigation results in Connecticut over the past five quarters by FICO segment:

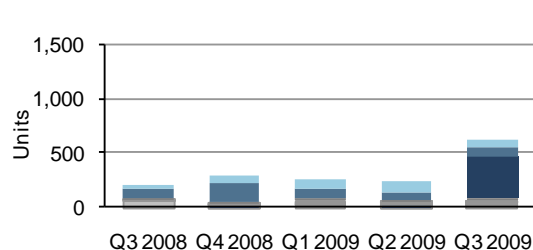
Loss Mitigation Actions – Serviced Loans

Total Citi
Connecticut

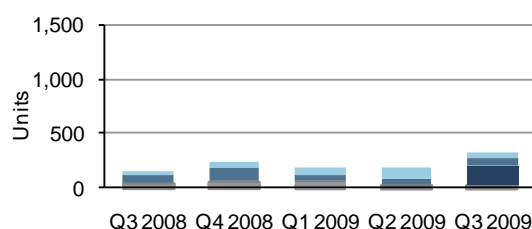
All FICO Bands



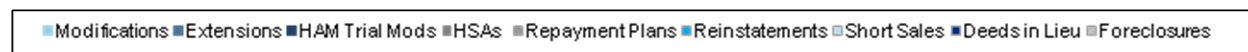
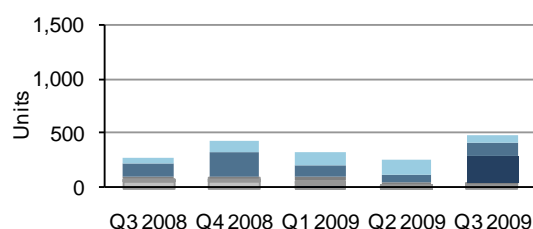
FICO >= 660



FICO 620-659



FICO < 620



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

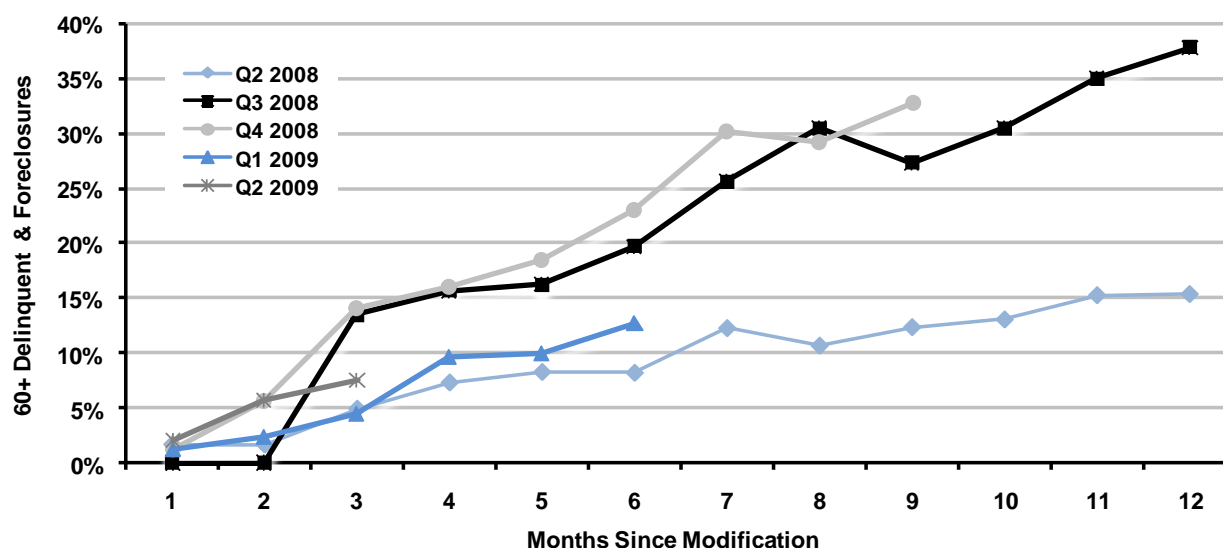
- Overall in the third quarter of 2009, borrowers serviced by Citi in Connecticut who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 31.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Connecticut where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 33.9 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Connecticut where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 37.1 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Connecticut where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 27.1 to one.

Connecticut

The tables and charts below and on the following page detail Citi's re-default rates in Connecticut for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Connecticut Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter) Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	4.94%	8.22%	15.41%
Third Quarter 2008	13.43%	19.69%	37.84%
Fourth Quarter 2008	14.14%	23.02%	--
First Quarter 2009	4.50%	12.90%	--
Second Quarter 2009	7.60%	--	--



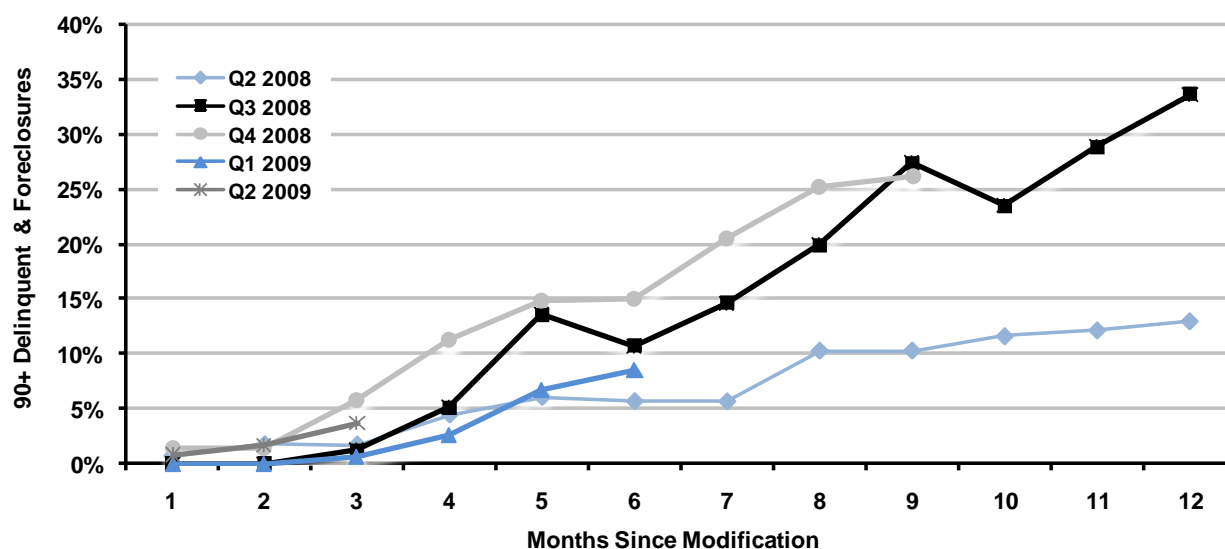
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Connecticut

**Connecticut Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.65%	5.59%	12.86%
Third Quarter 2008	1.24%	10.74%	33.60%
Fourth Quarter 2008	5.63%	14.93%	--
First Quarter 2009	0.69%	8.53%	--
Second Quarter 2009	3.70%	--	--



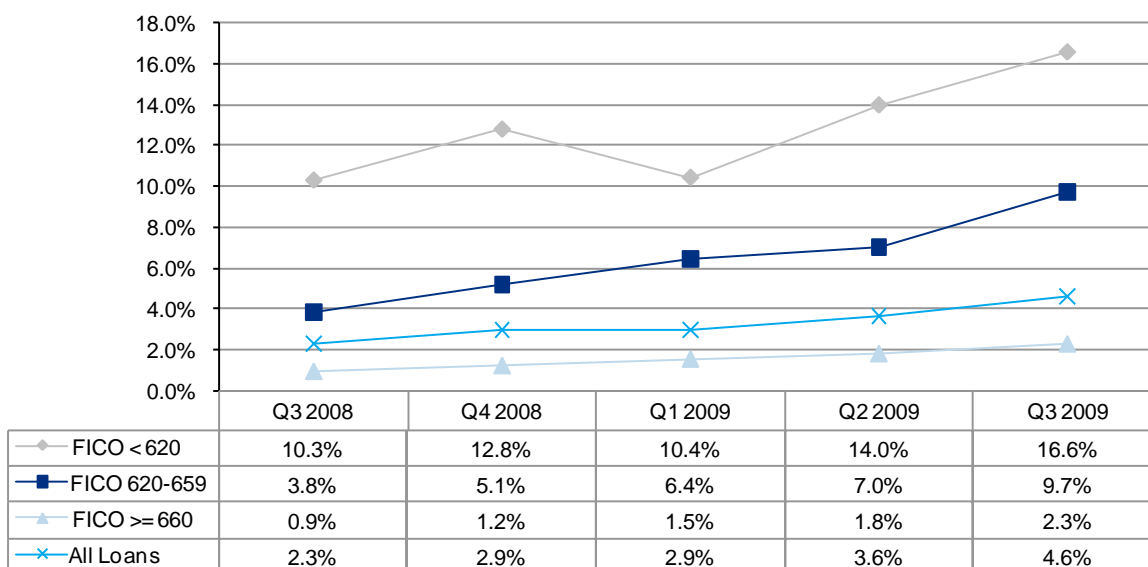
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Delaware

In Delaware, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.6% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 16.6% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Delaware



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

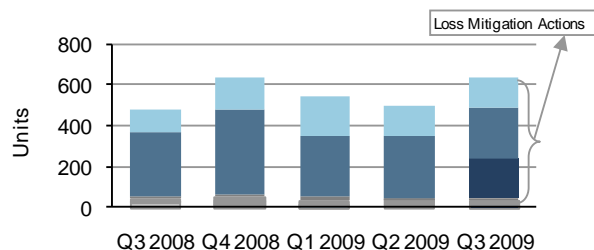
Delaware

The charts below detail Citi's loss mitigation results in Delaware over the past five quarters by FICO segment:

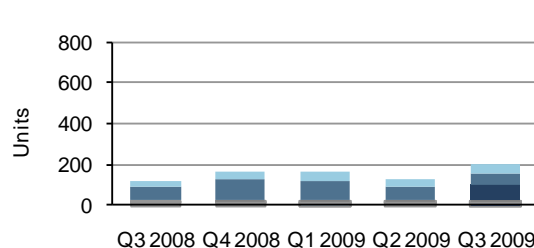
Loss Mitigation Actions – Serviced Loans

**Total Citi
Delaware**

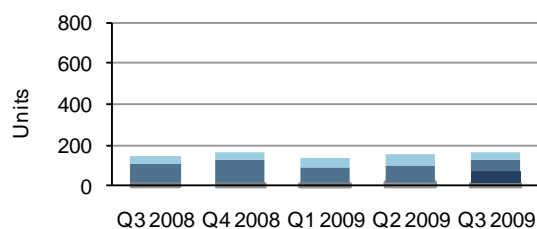
All FICO Bands



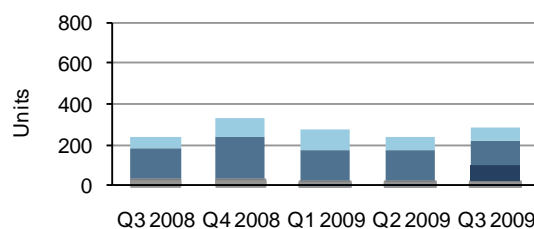
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

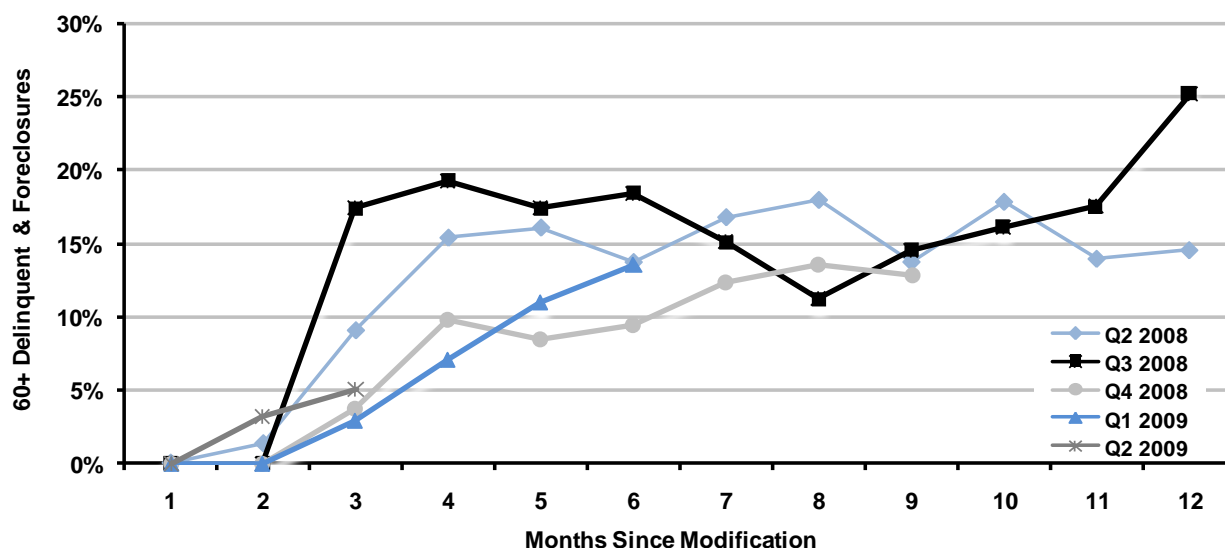
- Overall in the third quarter of 2009, borrowers serviced by Citi in Delaware who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 47.2 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Delaware where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 30.7 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Delaware where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 50.7 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Delaware where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 69.5 to one.

Delaware

The tables and charts below and on the following page detail Citi's re-default rates in Delaware for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Delaware Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	9.06%	13.73%	14.54%
Third Quarter 2008	17.42%	18.42%	25.27%
Fourth Quarter 2008	3.77%	9.48%	--
First Quarter 2009	2.93%	13.56%	--
Second Quarter 2009	5.03%	--	--



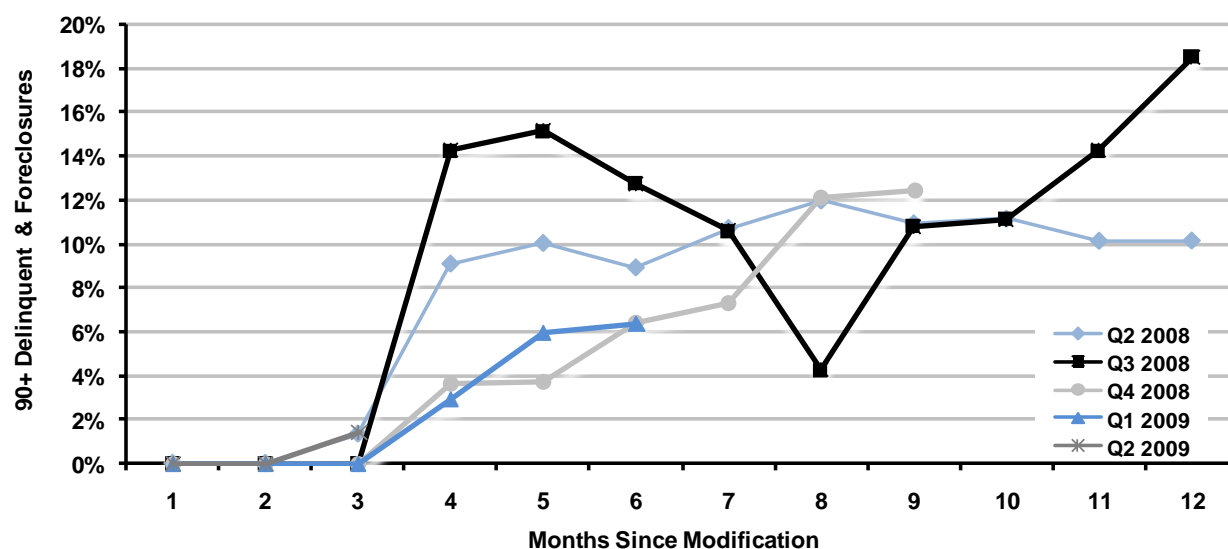
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Delaware

**Delaware Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.33%	8.89%	10.11%
Third Quarter 2008	0.00%	12.71%	18.49%
Fourth Quarter 2008	0.00%	6.36%	--
First Quarter 2009	0.00%	6.35%	--
Second Quarter 2009	1.43%	--	--



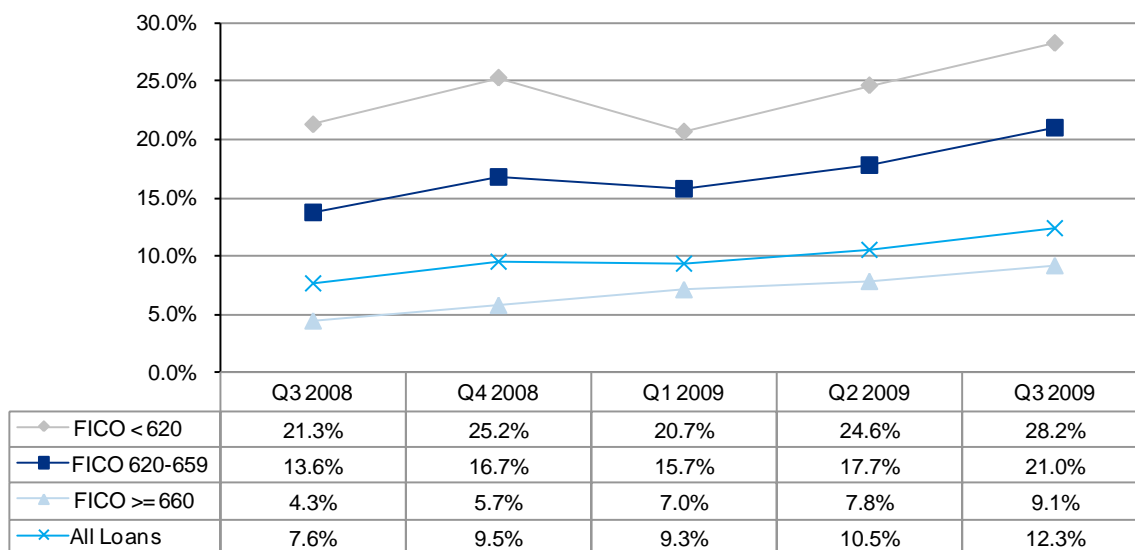
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Florida

In Florida, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 12.3% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 28.2% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Florida



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

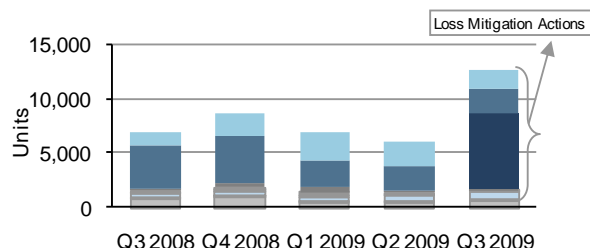
Florida

The charts below detail Citi's loss mitigation results in Florida over the past five quarters by FICO segment:

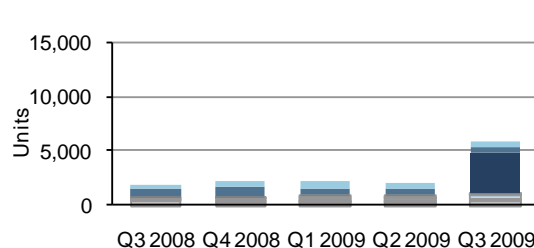
Loss Mitigation Actions – Serviced Loans

**Total Citi
Florida**

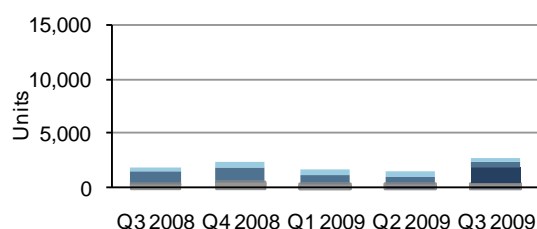
All FICO Bands



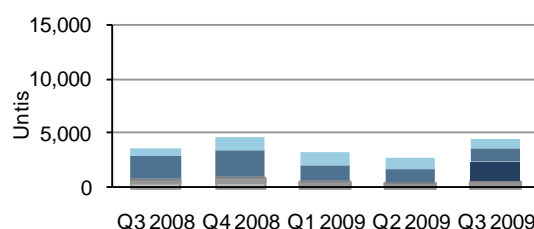
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

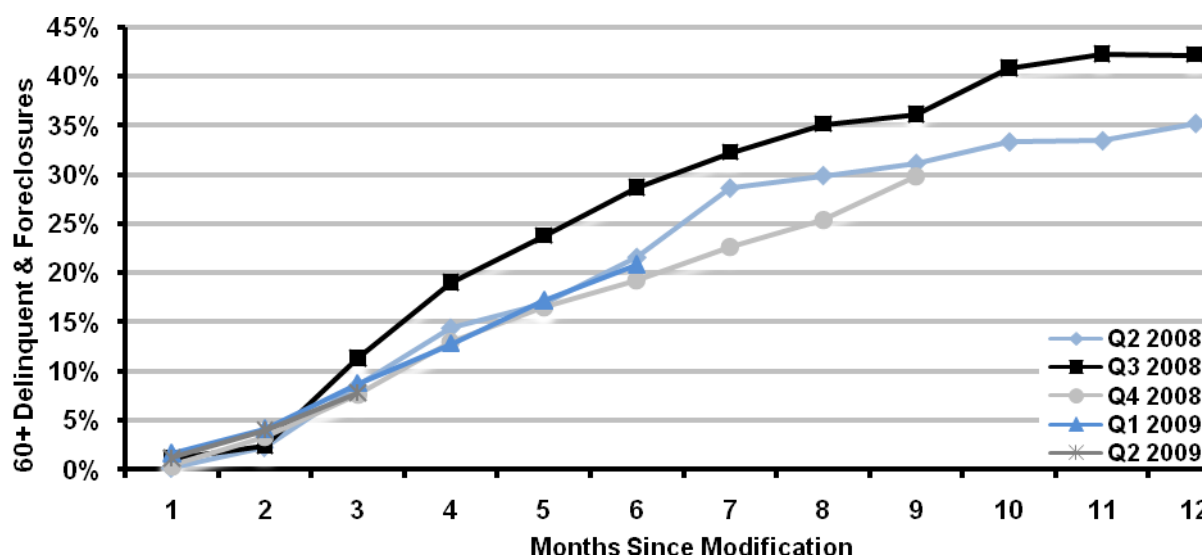
- Overall in the third quarter of 2009, borrowers serviced by Citi in Florida who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 15.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Florida where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 13.6 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Florida where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 15.8 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Florida where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 19.6 to one.

Florida

The tables and charts below and on the following page detail Citi's re-default rates in Florida for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Florida Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	8.46%	21.53%	35.13%
Third Quarter 2008	11.27%	28.61%	42.16%
Fourth Quarter 2008	7.67%	19.23%	--
First Quarter 2009	8.73%	20.83%	--
Second Quarter 2009	7.78%	--	--



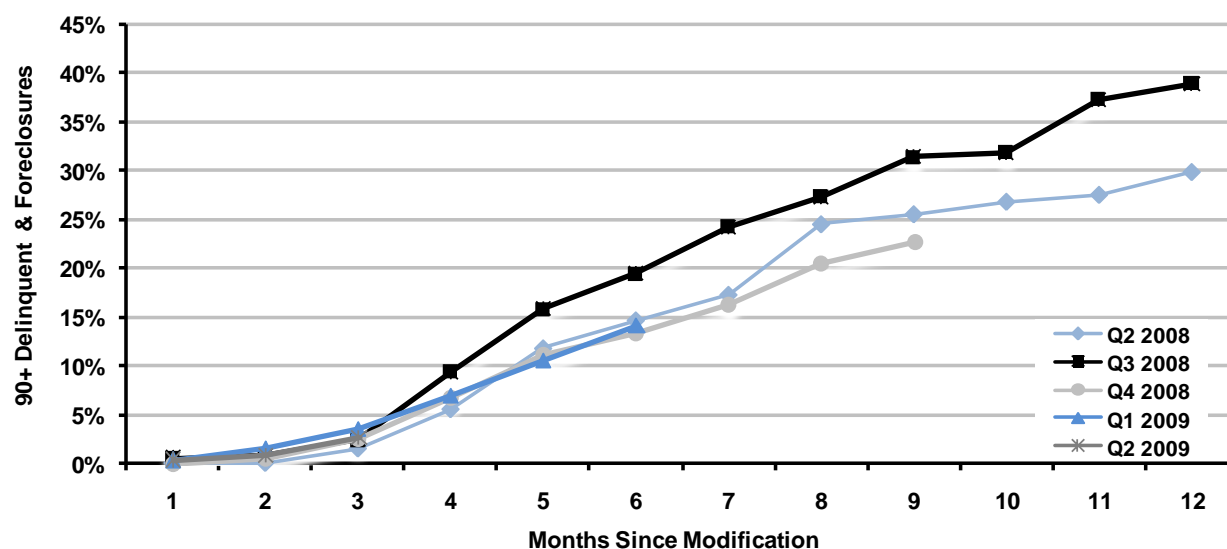
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Florida

**Florida Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.48%	14.61%	29.83%
Third Quarter 2008	2.16%	19.32%	38.96%
Fourth Quarter 2008	2.58%	13.27%	--
First Quarter 2009	3.32%	14.22%	--
Second Quarter 2009	2.63%	--	--



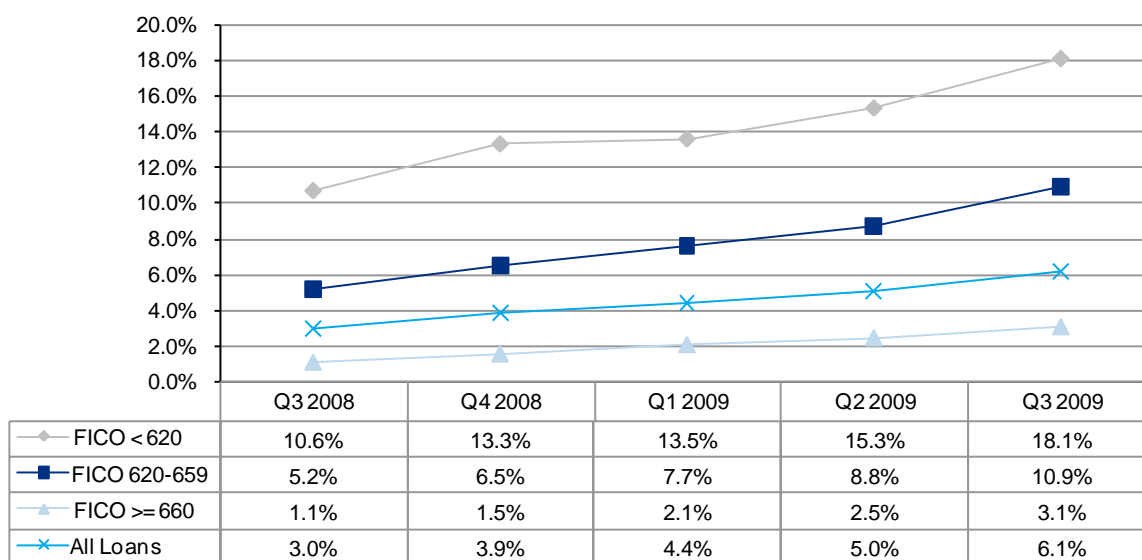
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Georgia

In Georgia, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 6.1% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 18.1% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide average of 5.8%; however, the number of 90+ DPD loans in the <620 FICO band as a percentage of total serviced loans in that segment is roughly equal to our nationwide average of 18.1%.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi Georgia



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

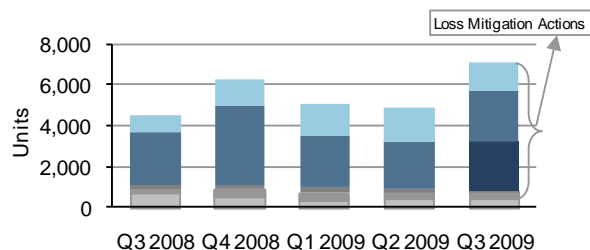
Georgia

The charts below detail Citi's loss mitigation results in Georgia over the past five quarters by FICO segment:

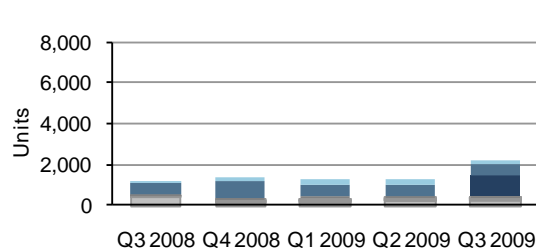
Loss Mitigation Actions – Serviced Loans

**Total Citi
Georgia**

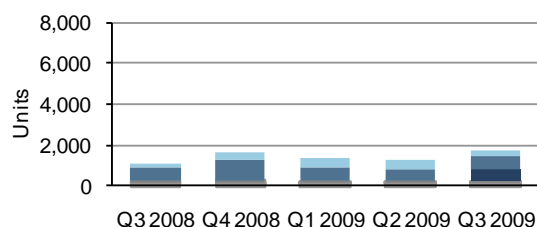
All FICO Bands



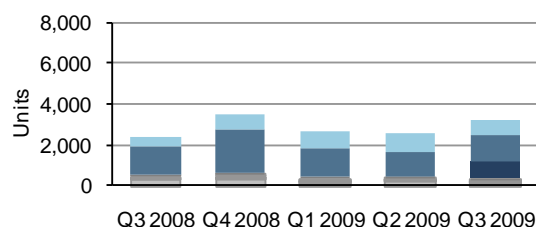
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

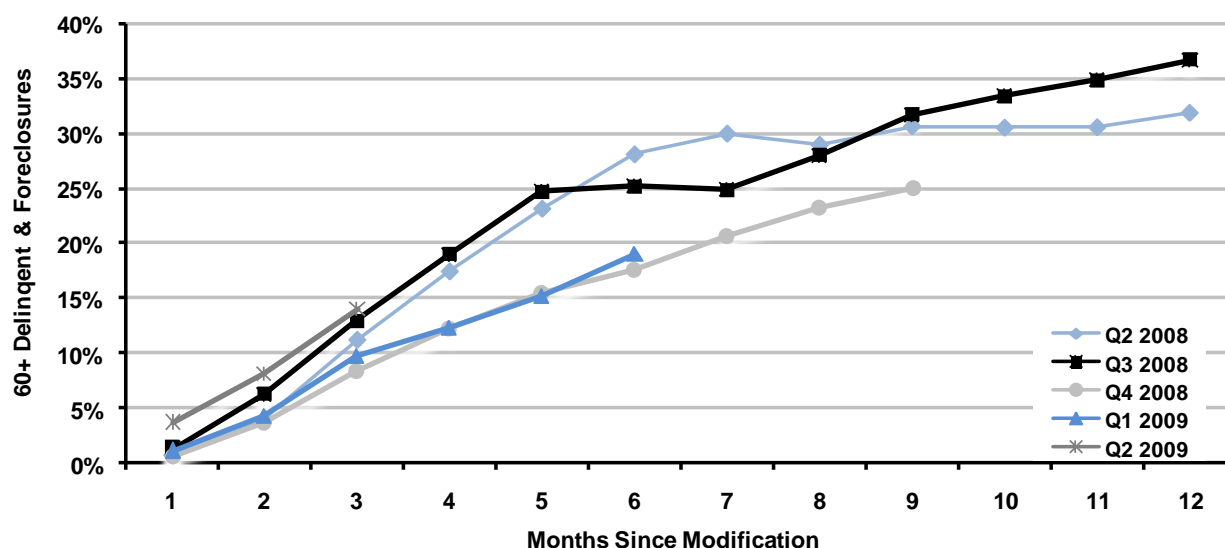
- Overall in the third quarter of 2009, borrowers serviced by Citi in Georgia who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 13 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Georgia where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 7.8 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Georgia where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 12.7 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Georgia where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 22.2 to one.

Georgia

The tables and charts below and on the following page detail Citi's re-default rates in Georgia for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Georgia Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	11.20%	28.12%	31.91%
Third Quarter 2008	12.89%	25.21%	36.78%
Fourth Quarter 2008	8.34%	17.50%	--
First Quarter 2009	9.67%	19.20%	--
Second Quarter 2009	14.18%	--	--



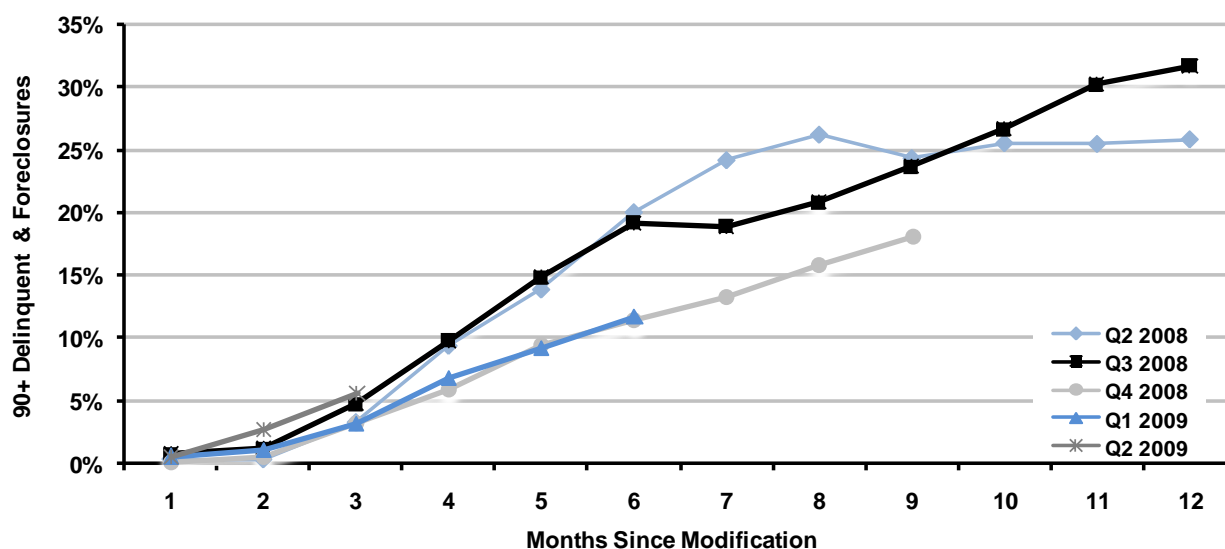
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Georgia

**Georgia Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	3.19%	19.98%	25.81%
Third Quarter 2008	4.81%	19.16%	31.68%
Fourth Quarter 2008	3.08%	11.32%	--
First Quarter 2009	3.03%	11.74%	--
Second Quarter 2009	5.59%	--	--



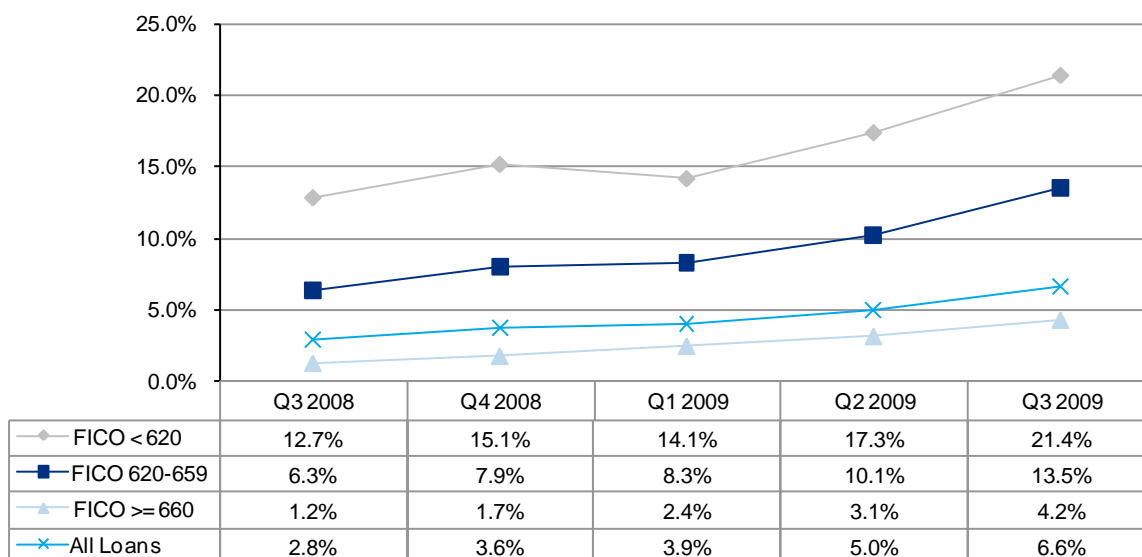
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Illinois

In Illinois, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 6.6% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 21.4% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide average of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Illinois



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

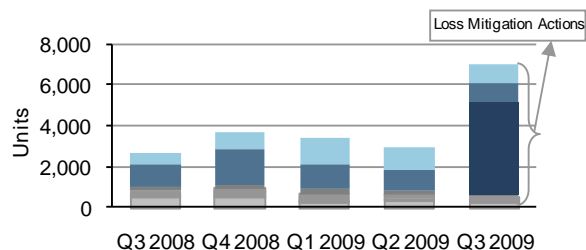
Illinois

The charts below detail Citi's loss mitigation results in Illinois over the past five quarters by FICO segment:

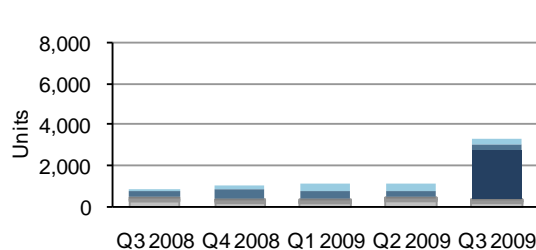
Loss Mitigation Actions – Serviced Loans

Total Citi
Illinois

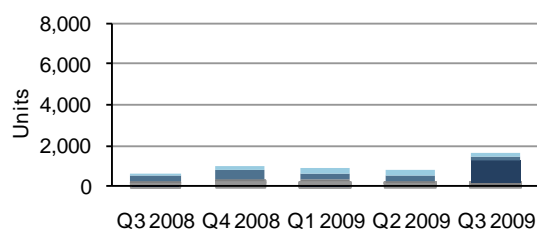
All FICO Bands



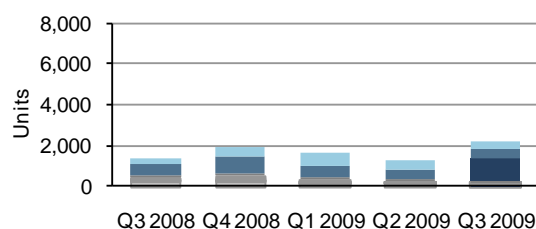
FICO ≥ 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

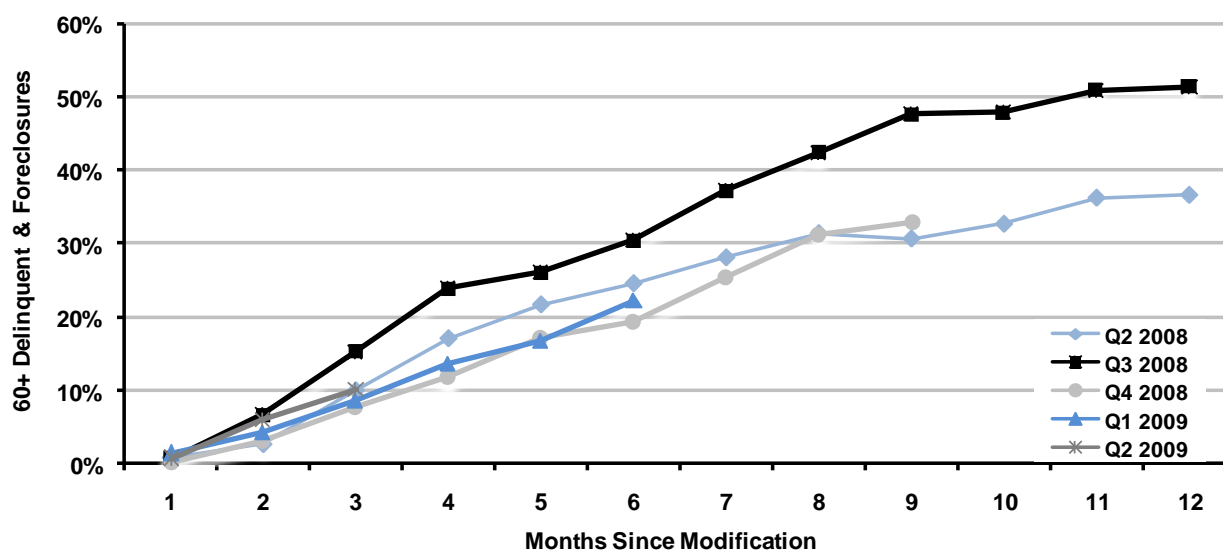
- Overall in the third quarter of 2009, borrowers serviced by Citi in Illinois who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 21.5 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Illinois where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 22 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Illinois where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 17.7 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Illinois where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 24.3 to one.

Illinois

The tables and charts below and on the following page detail Citi's re-default rates in Illinois for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Illinois Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter) Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	9.95%	24.57%	36.61%
Third Quarter 2008	15.37%	30.53%	51.52%
Fourth Quarter 2008	7.89%	19.54%	--
First Quarter 2009	8.39%	22.42%	--
Second Quarter 2009	10.28%	--	--



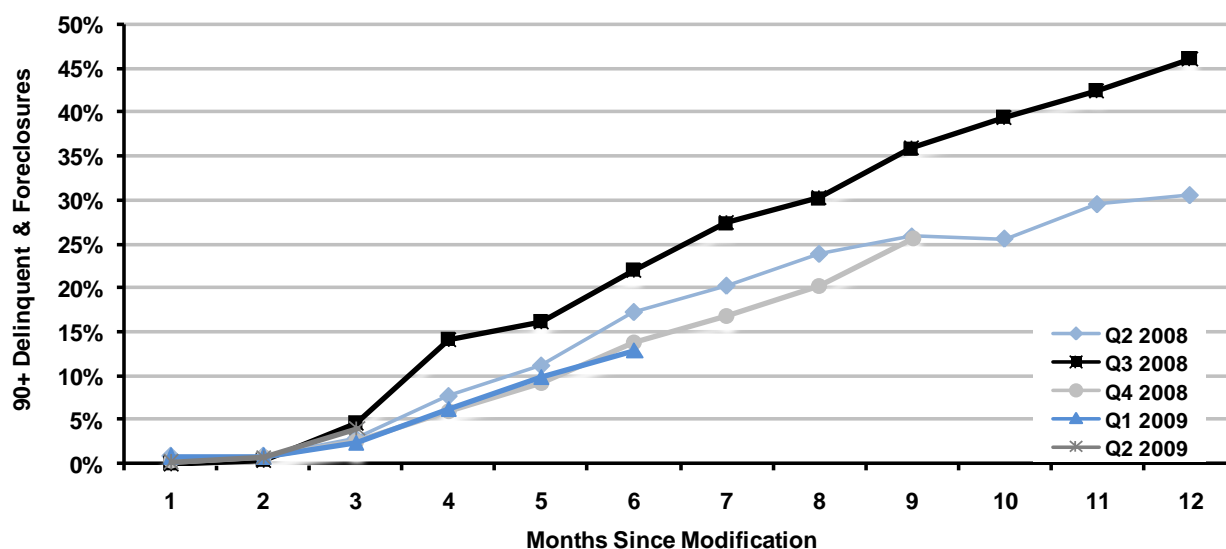
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Illinois

**Illinois Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.77%	17.19%	30.52%
Third Quarter 2008	4.54%	21.96%	46.06%
Fourth Quarter 2008	2.48%	13.74%	--
First Quarter 2009	2.15%	12.86%	--
Second Quarter 2009	4.08%	--	--



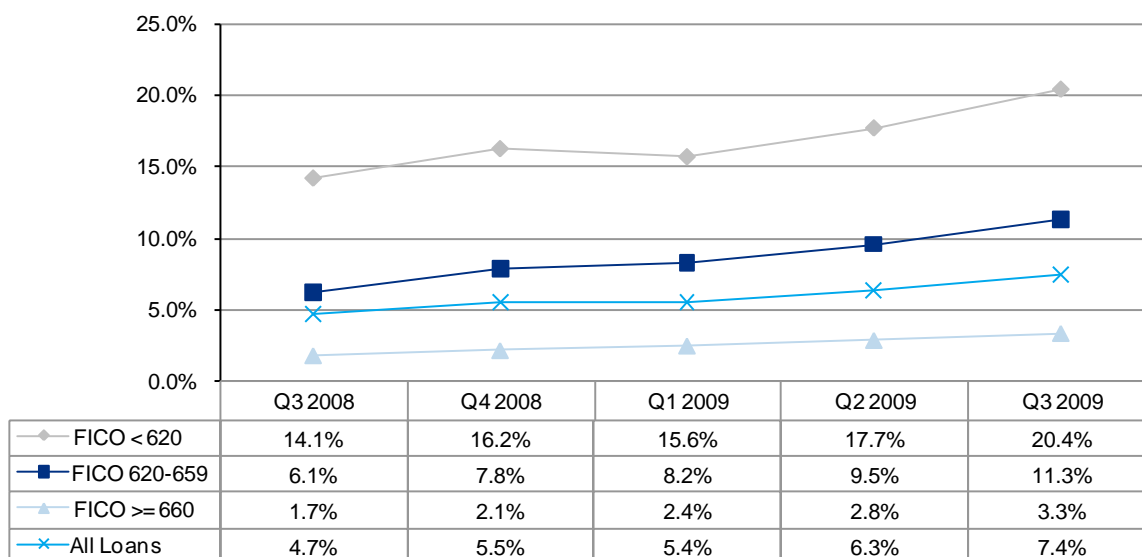
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Indiana

In Indiana, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 7.4% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 20.4% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Indiana



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

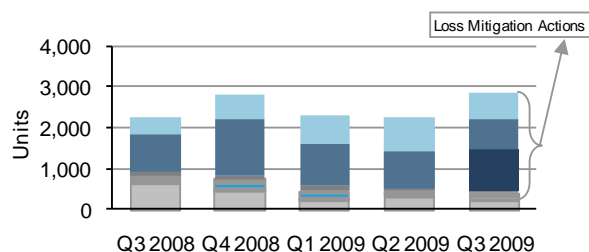
Indiana

The charts below detail Citi's loss mitigation results in Indiana over the past five quarters by FICO segment:

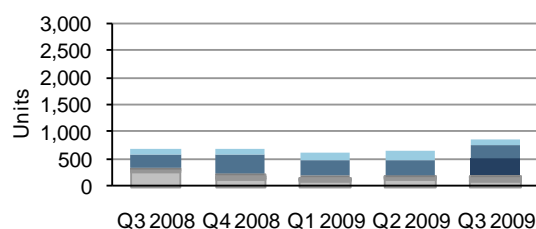
Loss Mitigation Actions – Serviced Loans

**Total Citi
Indiana**

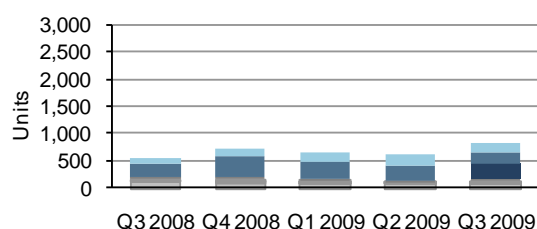
All FICO Bands



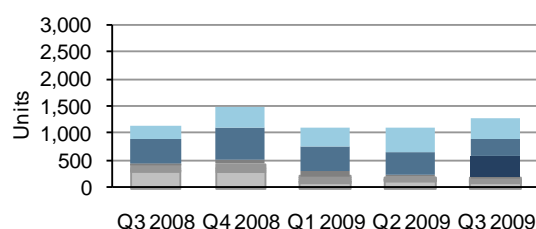
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

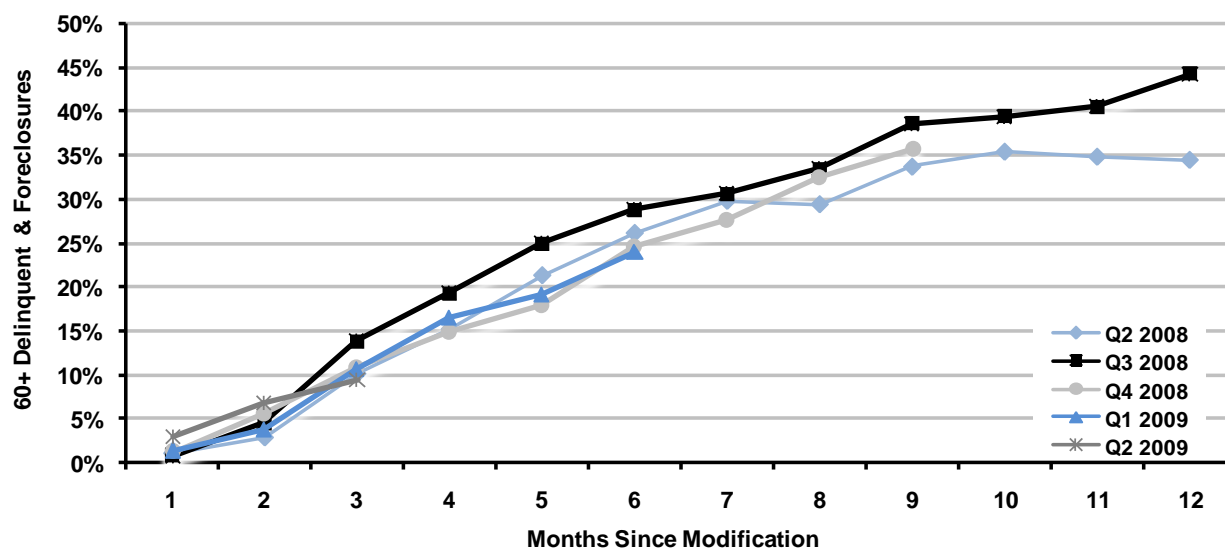
- Overall in the third quarter of 2009, borrowers serviced by Citi in Indiana who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 9.4 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Indiana where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 6.8 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Indiana where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 9.5 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Indiana where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 12.3 to one.

Indiana

The tables and charts below and on the following page detail Citi's re-default rates in Indiana for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Indiana Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	10.02%	26.04%	34.36%
Third Quarter 2008	13.83%	28.73%	44.30%
Fourth Quarter 2008	10.68%	24.46%	--
First Quarter 2009	10.52%	23.93%	--
Second Quarter 2009	9.41%	--	--



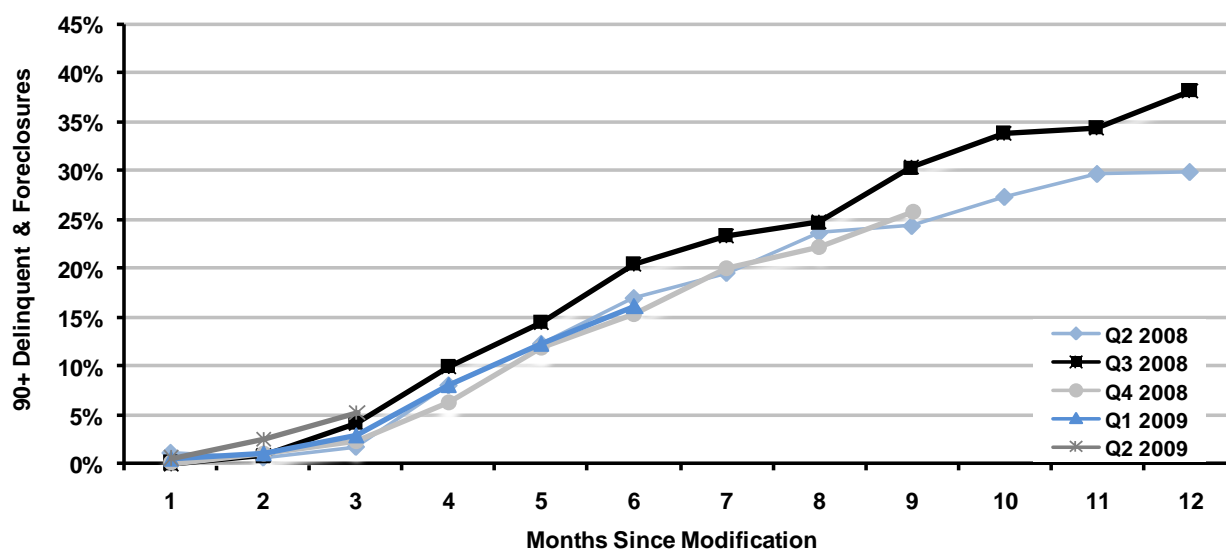
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Indiana

**Indiana Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.58%	16.84%	29.78%
Third Quarter 2008	4.02%	20.35%	38.25%
Fourth Quarter 2008	2.12%	15.24%	--
First Quarter 2009	2.92%	16.12%	--
Second Quarter 2009	5.21%	--	--



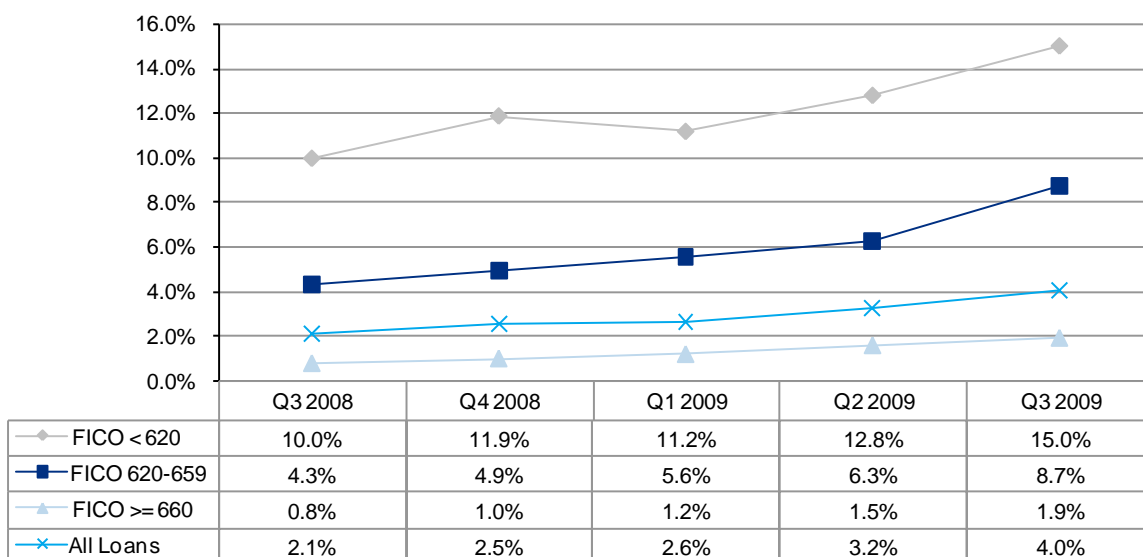
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Iowa

In Iowa, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of four percent in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 15.0% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Iowa



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

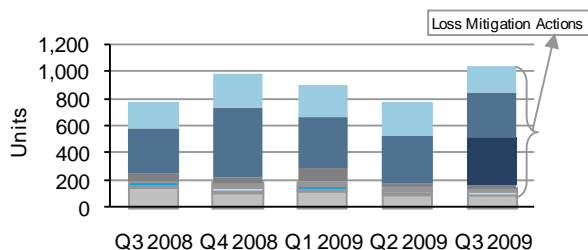
Iowa

The charts below detail Citi's loss mitigation results in Iowa over the past five quarters by FICO segment:

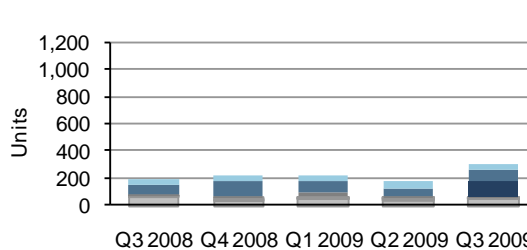
Loss Mitigation Actions – Serviced Loans

**Total Citi
Iowa**

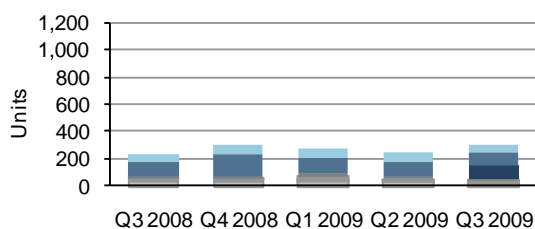
All FICO Bands



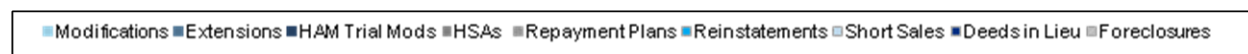
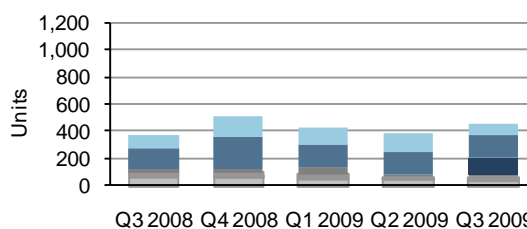
FICO >= 660



FICO 620-659



FICO < 620



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

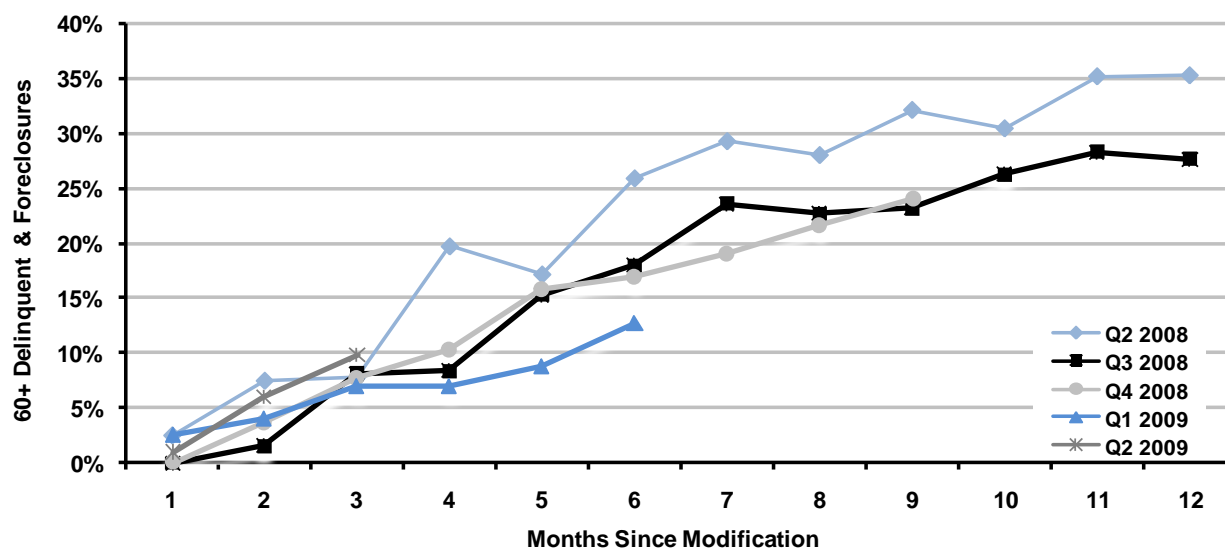
- Overall in the third quarter of 2009, borrowers serviced by Citi in Iowa who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 9.9 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Iowa where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 6.7 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 by Citi in Iowa where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 14.3 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Iowa where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 10.8 to one.

Iowa

The tables and charts below and on the following page detail Citi's re-default rates in Iowa for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Iowa Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	7.68%	25.83%	35.24%
Third Quarter 2008	8.15%	17.97%	27.56%
Fourth Quarter 2008	7.72%	16.86%	--
First Quarter 2009	6.97%	12.75%	--
Second Quarter 2009	9.88%	--	--



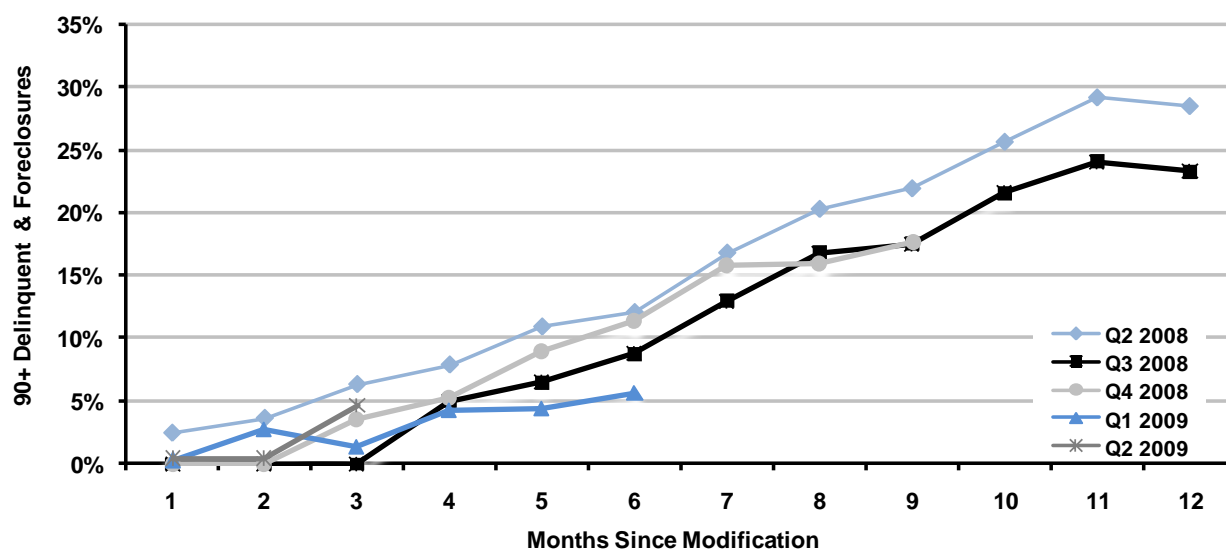
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Iowa

**Iowa Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	6.25%	11.99%	28.42%
Third Quarter 2008	0.00%	8.76%	23.26%
Fourth Quarter 2008	3.51%	11.26%	--
First Quarter 2009	1.20%	5.66%	--
Second Quarter 2009	4.68%	--	--



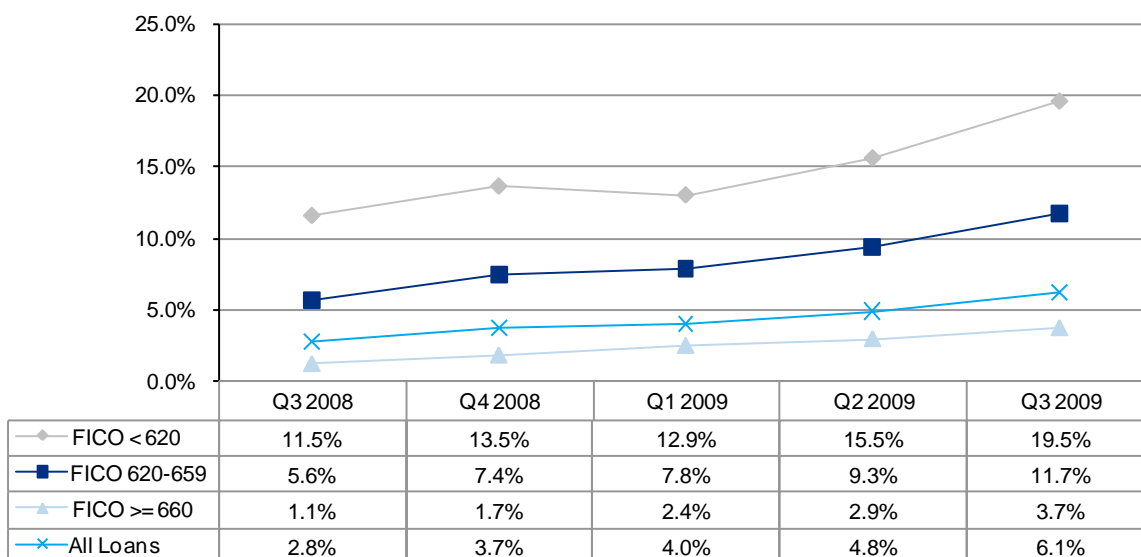
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Maryland

In Maryland, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 6.1% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 19.5% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Maryland



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

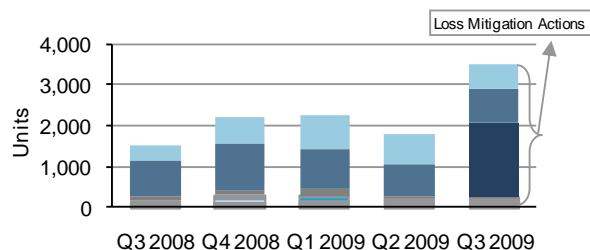
Maryland

The charts below detail Citi's loss mitigation results in Maryland over the past five quarters by FICO segment:

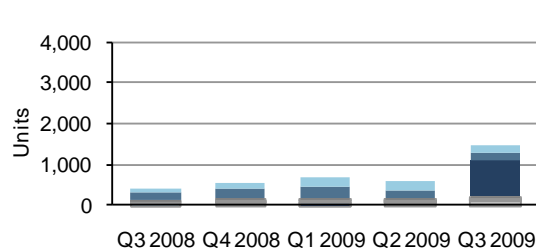
Loss Mitigation Actions – Serviced Loans

Total Citi
Maryland

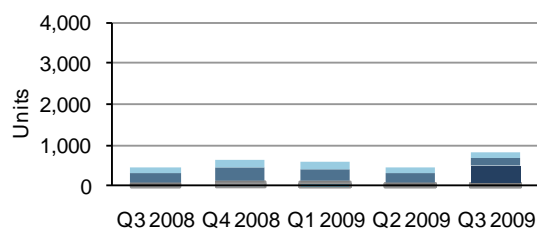
All FICO Bands



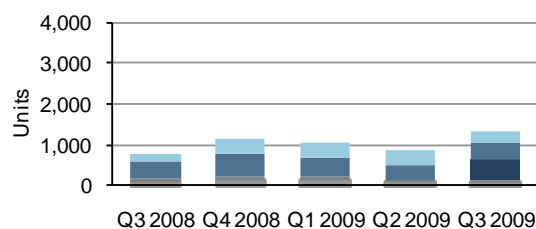
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

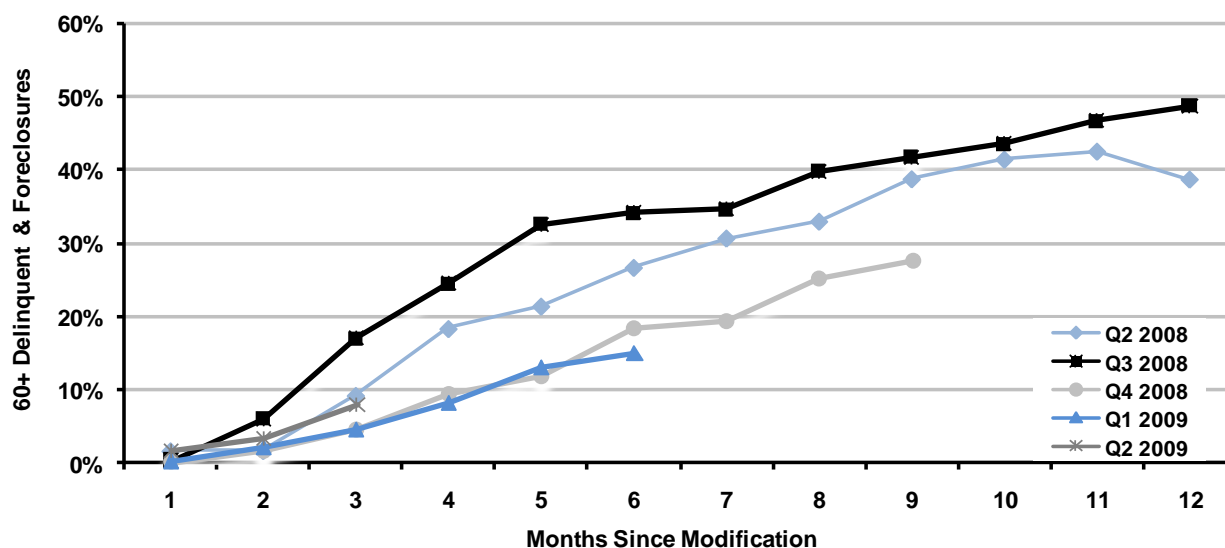
- Overall in the third quarter of 2009, borrowers serviced by Citi in Maryland who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 29.6 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Maryland where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 19.4 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Maryland where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 37.3 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Maryland where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 50.3 to one.

Maryland

The tables and charts below and on the following page detail Citi's re-default rates in Maryland for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Maryland Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	9.16%	26.64%	38.70%
Third Quarter 2008	16.81%	34.06%	48.81%
Fourth Quarter 2008	4.37%	18.25%	--
First Quarter 2009	4.46%	14.97%	--
Second Quarter 2009	7.93%	--	--



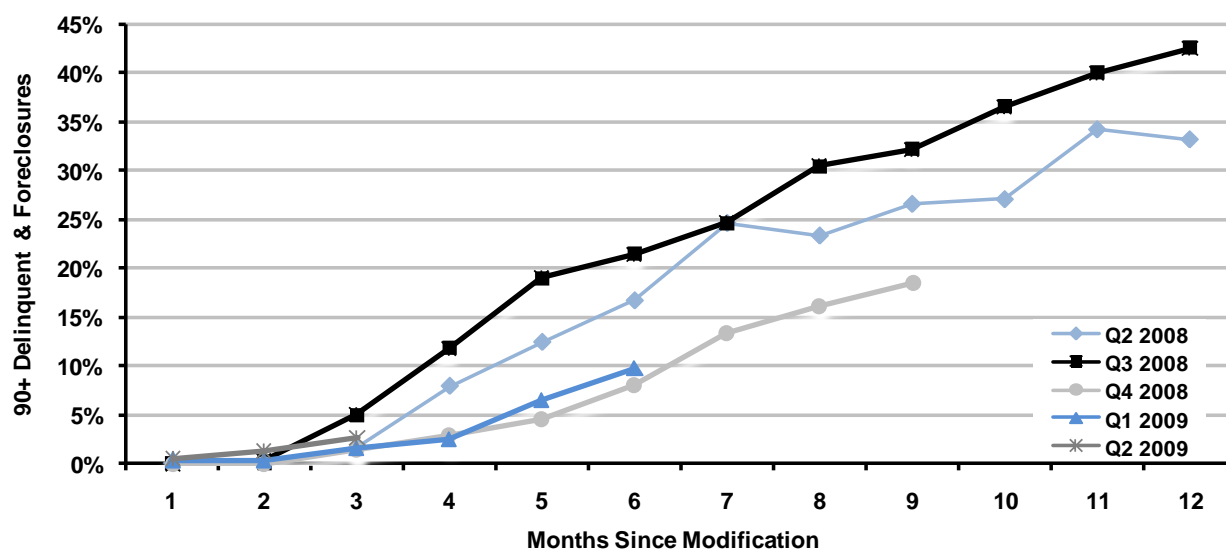
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Maryland

**Maryland Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.61%	16.69%	33.23%
Third Quarter 2008	5.00%	21.44%	42.65%
Fourth Quarter 2008	1.49%	8.07%	--
First Quarter 2009	1.52%	9.74%	--
Second Quarter 2009	2.63%	--	--



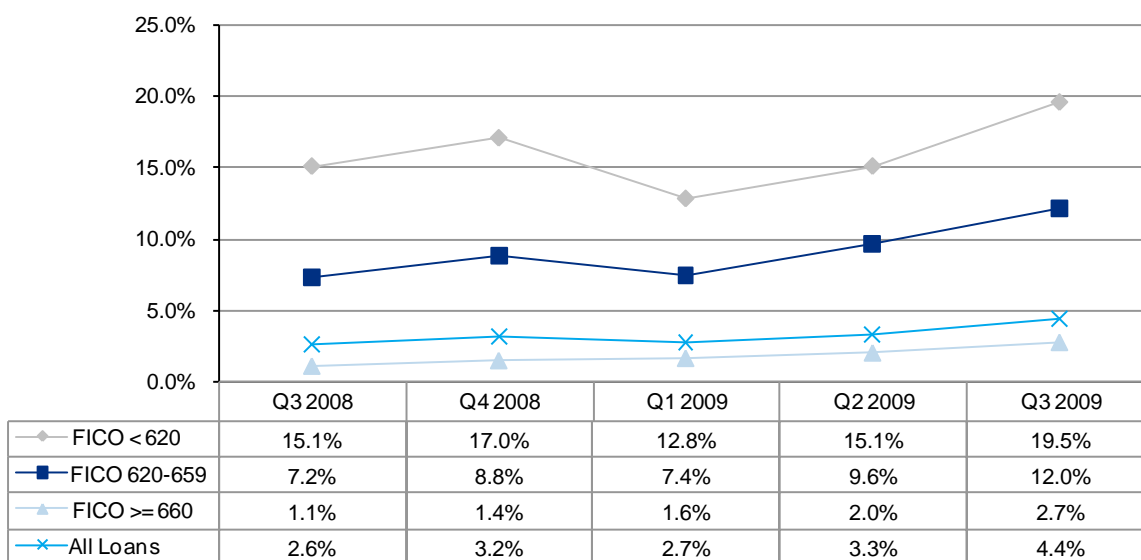
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Massachusetts

In Massachusetts, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.4% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 19.5% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The total number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide average of 5.8%; however the number of 90+ DPD loans in the <620 FICO band as a percentage of total serviced loans in that segment is higher than our nationwide average of 18.1%.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Massachusetts



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

Massachusetts

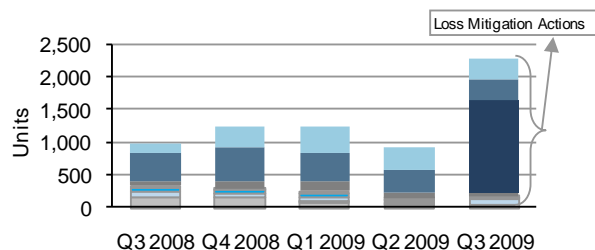
The charts below detail Citi's loss mitigation results in Massachusetts over the past five quarters by FICO segment:

Loss Mitigation Actions – Serviced Loans

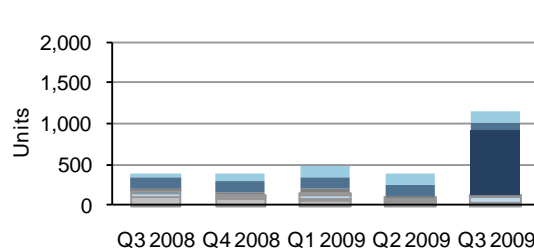
Total Citi

Massachusetts

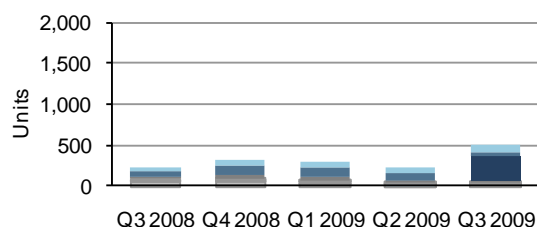
All FICO Bands



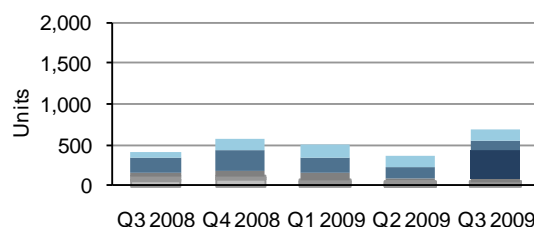
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

- Overall in the third quarter of 2009, borrowers serviced by Citi in Massachusetts who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 37.1 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Massachusetts where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 38.6 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Massachusetts where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 32.9 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Massachusetts where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 38.2 to one.

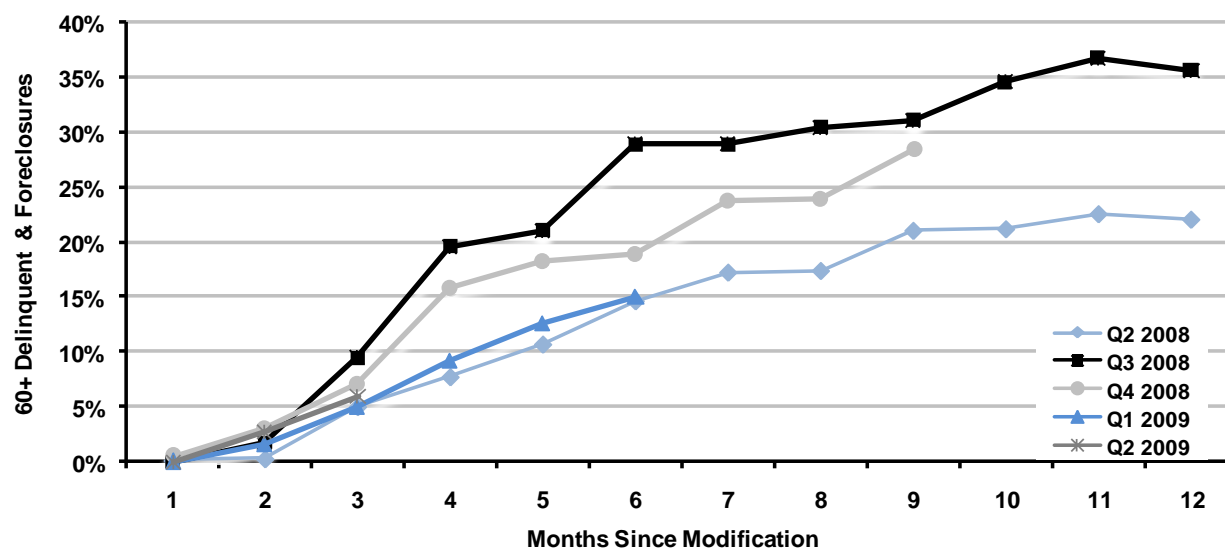
Massachusetts

The tables and charts below and on the following page detail Citi's re-default rates in Massachusetts for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Massachusetts Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter)

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	5.03%	14.63%	22.03%
Third Quarter 2008	9.55%	28.98%	35.68%
Fourth Quarter 2008	7.07%	18.93%	--
First Quarter 2009	5.03%	15.08%	--
Second Quarter 2009	6.13%	--	--



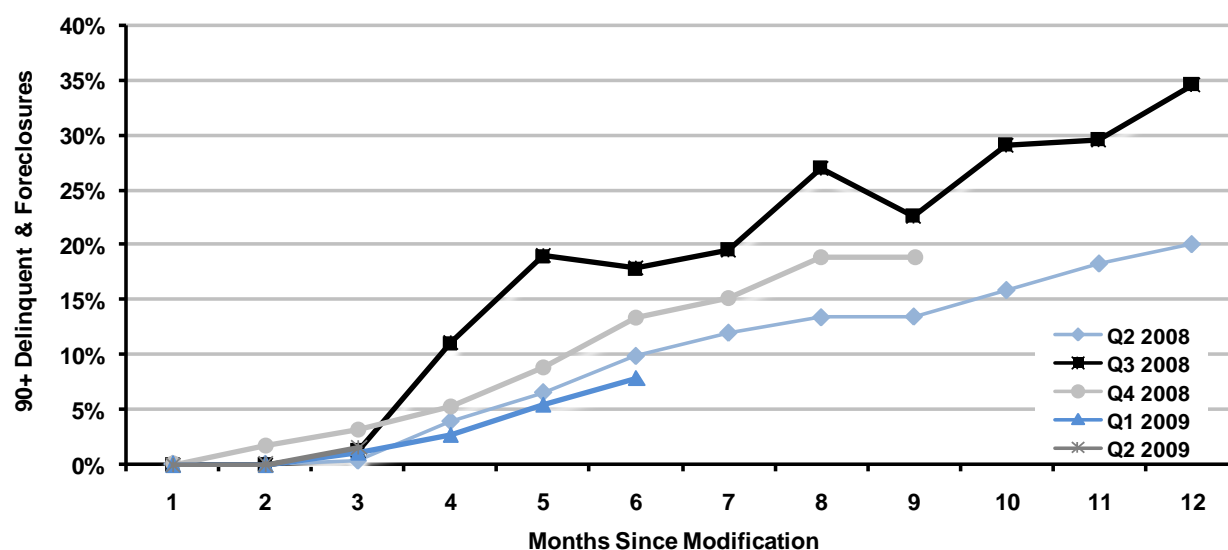
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Massachusetts

**Massachusetts Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	0.30%	9.81%	19.97%
Third Quarter 2008	1.29%	17.89%	34.64%
Fourth Quarter 2008	3.08%	13.35%	--
First Quarter 2009	1.08%	7.88%	--
Second Quarter 2009	1.64%	--	--



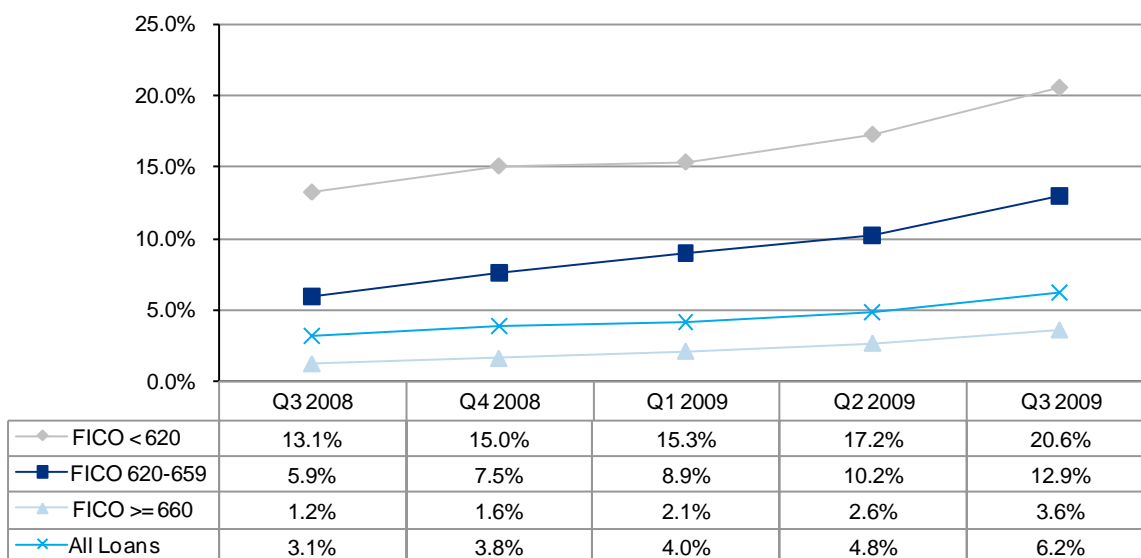
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Michigan

In Michigan, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 6.2% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 20.6% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Michigan



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

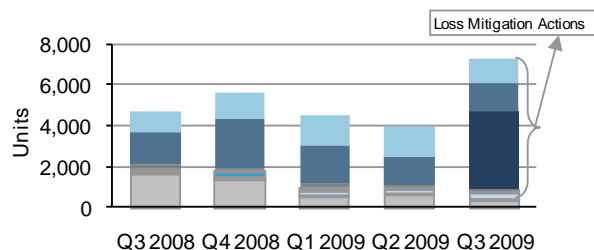
Michigan

The charts below detail Citi's loss mitigation results in Michigan over the past five quarters by FICO segment:

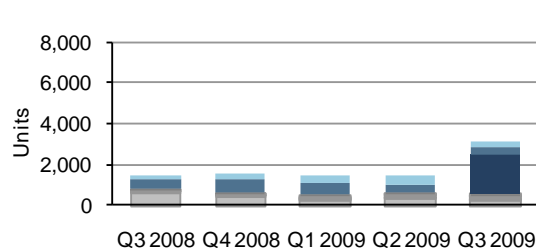
Loss Mitigation Actions – Serviced Loans

Total Citi
Michigan

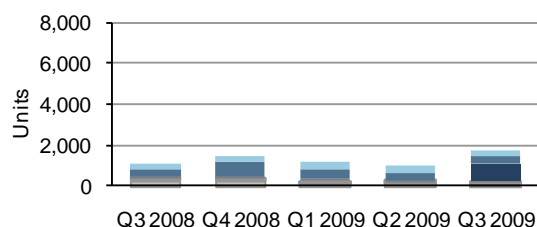
All FICO Bands



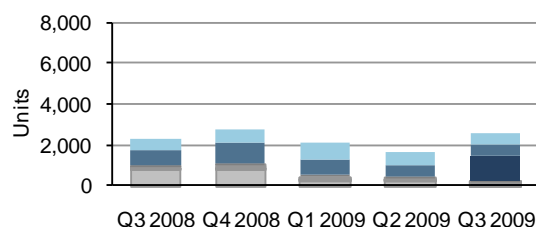
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

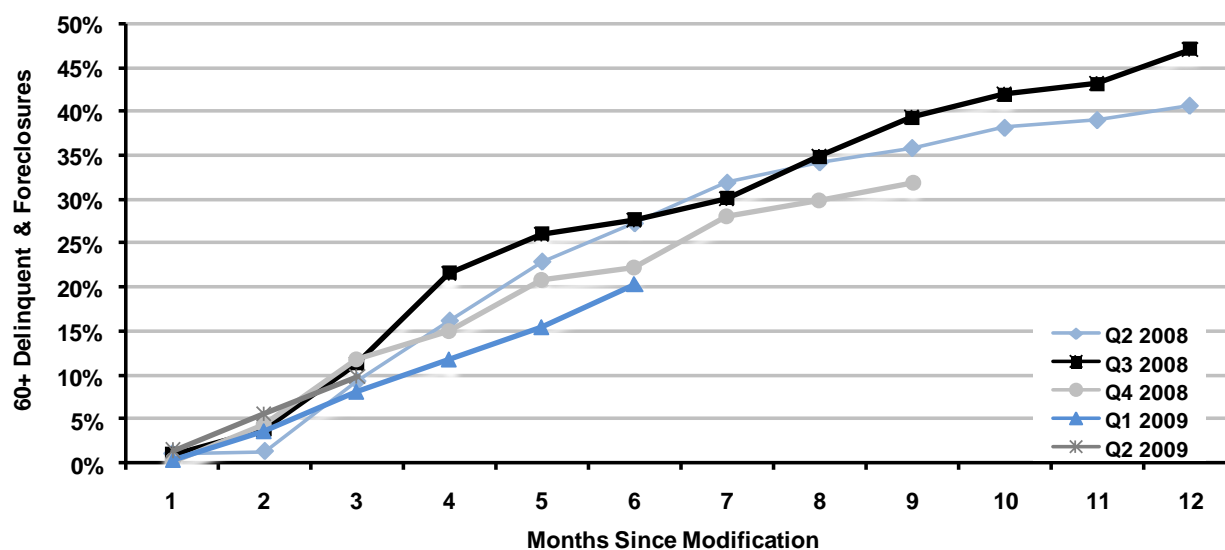
- Overall in the third quarter of 2009, borrowers serviced by Citi in Michigan who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 15.4 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Michigan where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 11.6 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Michigan where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 15.5 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Michigan where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 24 to one.

Michigan

The tables and charts below and on the following page detail Citi's re-default rates in Michigan for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Michigan Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	9.41%	27.37%	40.76%
Third Quarter 2008	11.35%	27.73%	47.21%
Fourth Quarter 2008	11.66%	22.28%	--
First Quarter 2009	8.09%	20.42%	--
Second Quarter 2009	10.01%	--	--



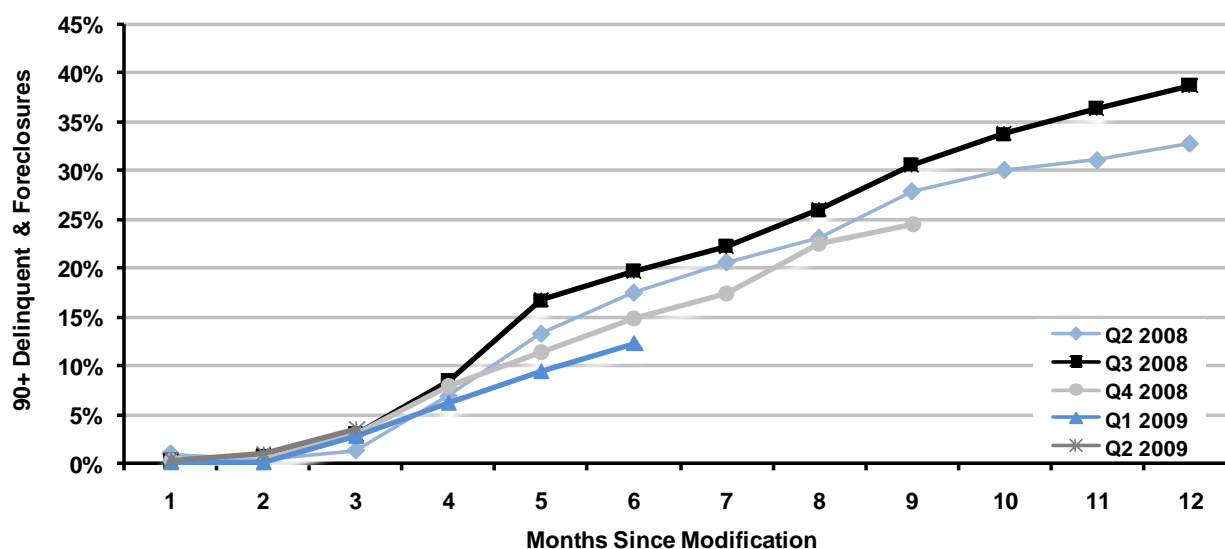
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Michigan

**Michigan Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.28%	17.42%	32.69%
Third Quarter 2008	2.93%	19.66%	38.82%
Fourth Quarter 2008	2.84%	14.75%	--
First Quarter 2009	2.68%	12.40%	--
Second Quarter 2009	3.64%	--	--



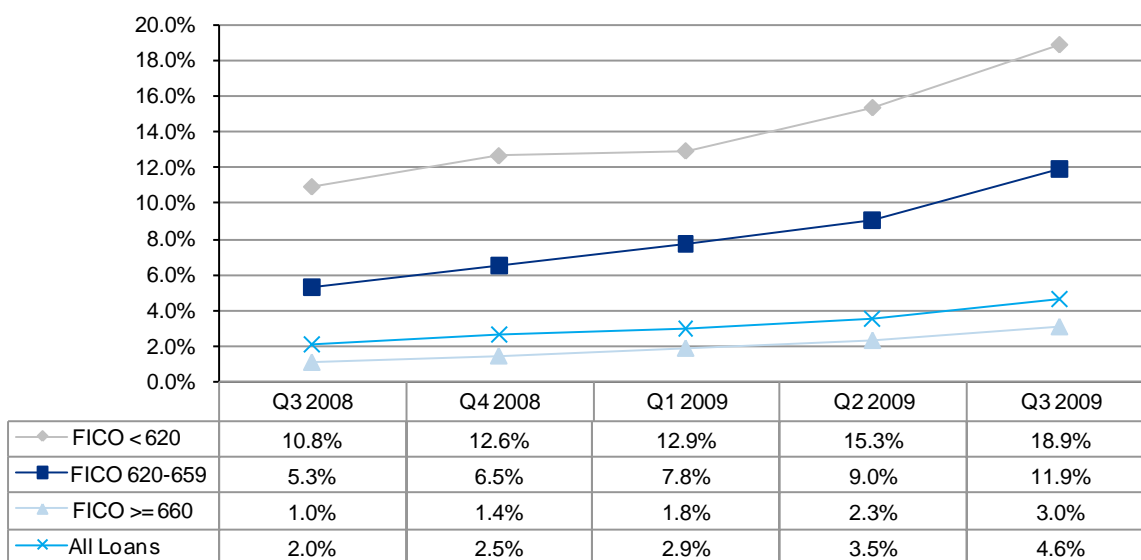
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Minnesota

In Minnesota, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.6% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 18.9% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters. The total number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide average of 5.8%; however the number of 90+ DPD loans in the <620 FICO band as a percentage of total serviced loans in that segment is higher than our nationwide average of 18.1%.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Minnesota



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

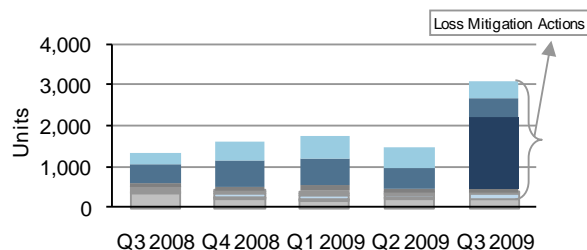
Minnesota

The charts below detail Citi's loss mitigation results in Minnesota over the past five quarters by FICO segment:

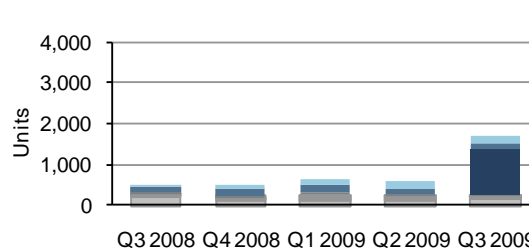
Loss Mitigation Actions – Serviced Loans

Total Citi
Minnesota

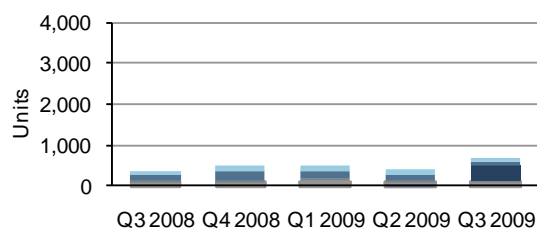
All FICO Bands



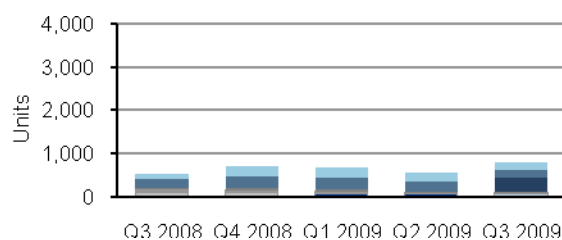
FICO ≥ 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

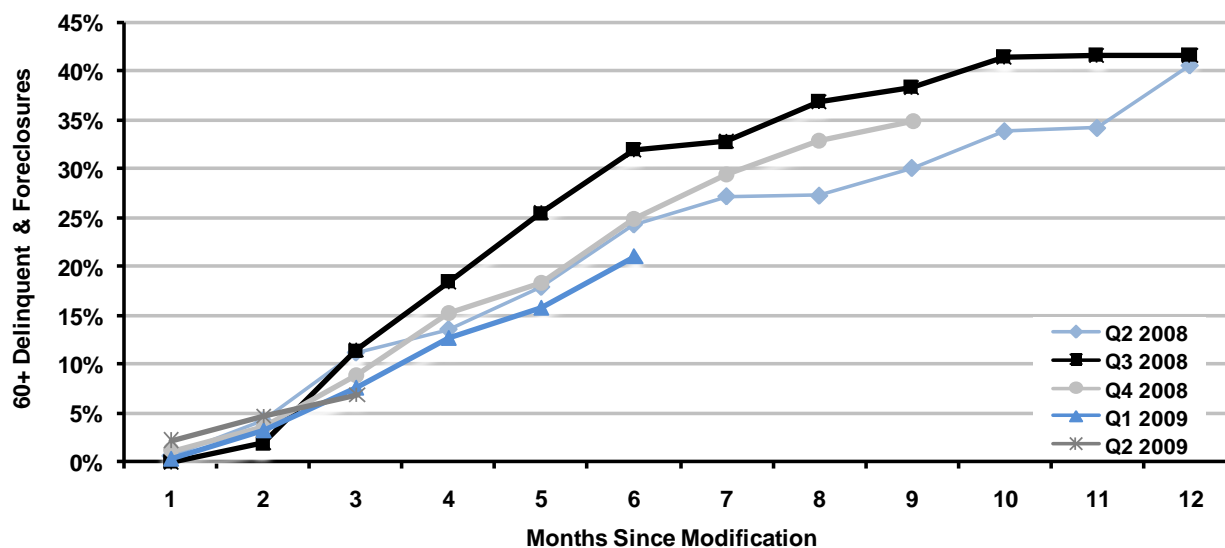
- Overall in the third quarter of 2009, borrowers serviced by Citi in Minnesota who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 11.7 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Minnesota where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 12.1 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Minnesota where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 11.8 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Minnesota where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 10.9 to one.

Minnesota

The tables and charts below and on the following page detail Citi's re-default rates in Minnesota for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Minnesota Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter) Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	11.16%	24.29%	40.60%
Third Quarter 2008	11.38%	31.87%	41.59%
Fourth Quarter 2008	8.62%	24.67%	--
First Quarter 2009	7.39%	21.02%	--
Second Quarter 2009	6.82%	--	--



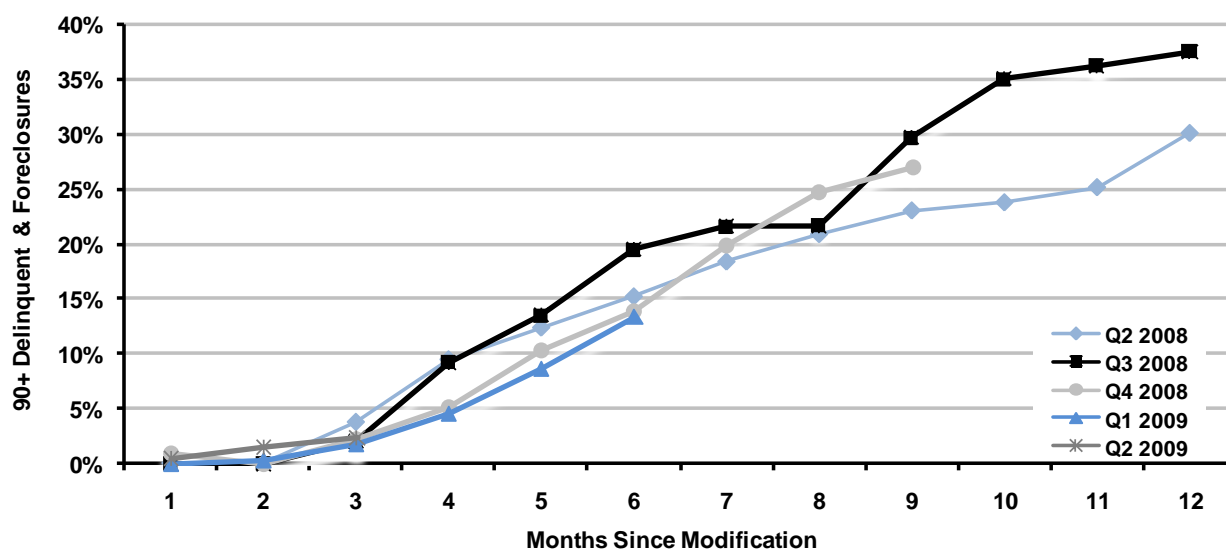
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Minnesota

**Minnesota Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	3.74%	15.18%	30.08%
Third Quarter 2008	1.95%	19.44%	37.57%
Fourth Quarter 2008	2.13%	13.92%	--
First Quarter 2009	1.68%	13.32%	--
Second Quarter 2009	2.37%	--	--



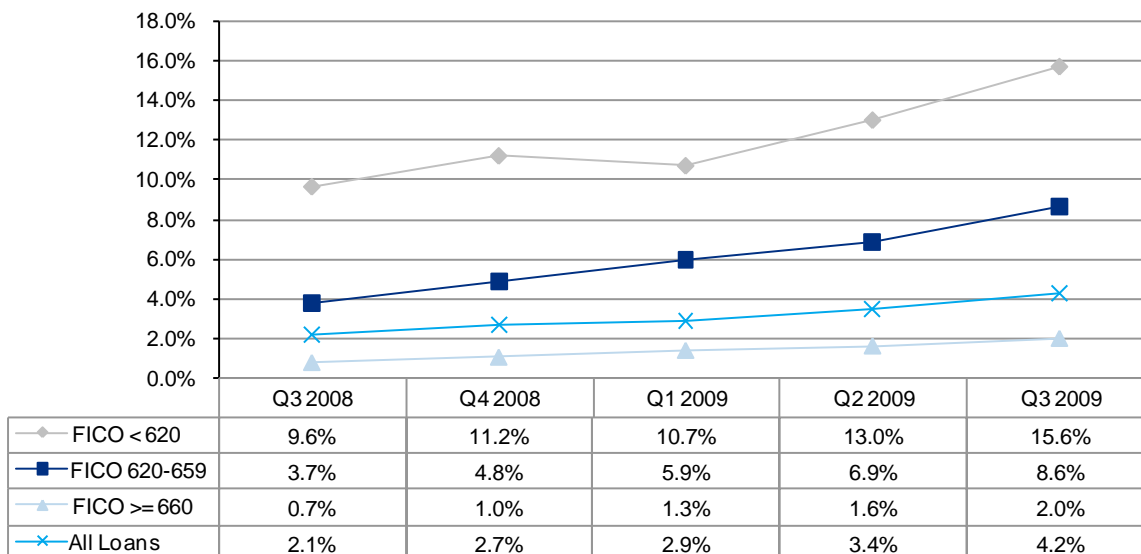
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Missouri

In Missouri, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.2% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 15.6% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans compares favorably with our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Missouri



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

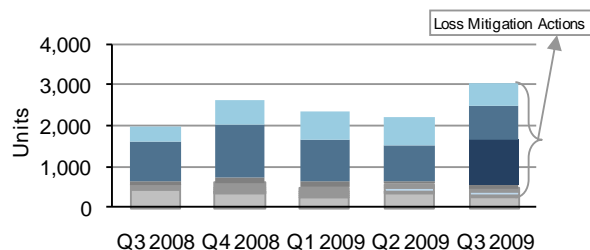
Missouri

The charts below detail Citi's loss mitigation results in Missouri over the past five quarters by FICO segment:

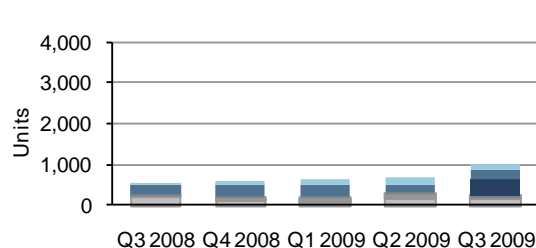
Loss Mitigation Actions – Serviced Loans

Total Citi
Missouri

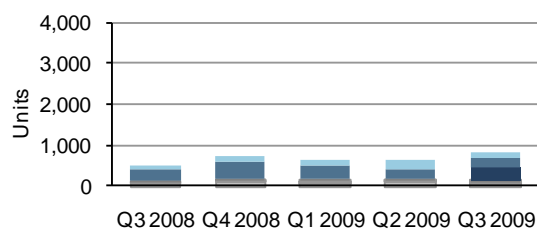
All FICO Bands



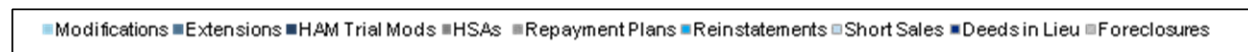
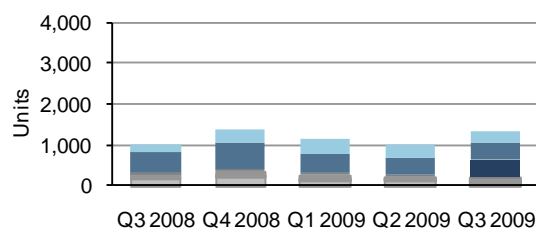
FICO >= 660



FICO 620-659



FICO < 620



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

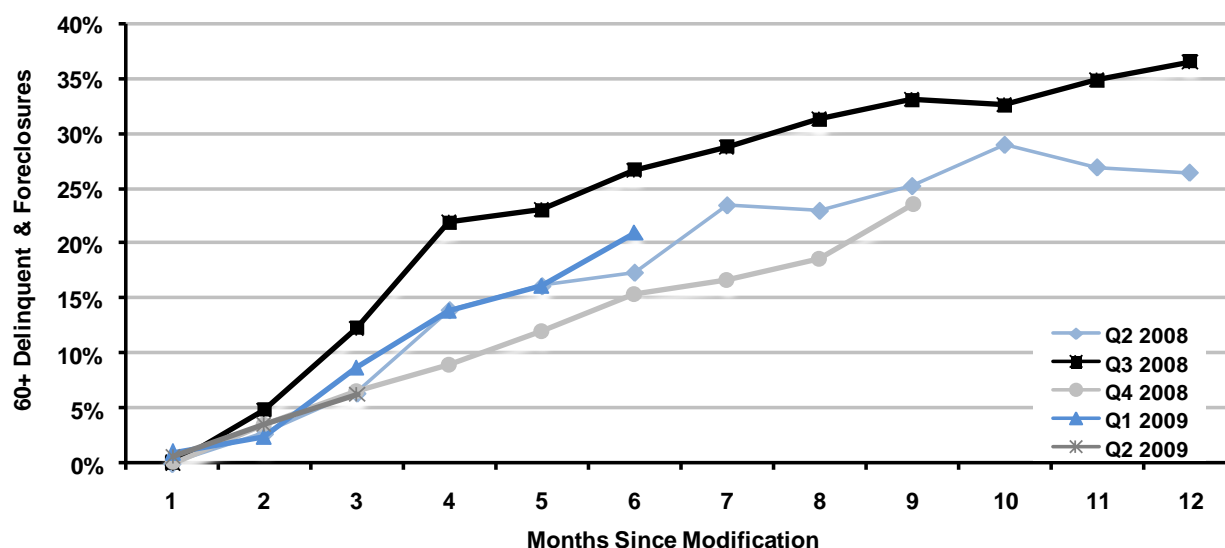
- Overall in the third quarter of 2009, borrowers serviced by Citi in Missouri who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 8.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Missouri where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately six to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Missouri where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 9.7 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Missouri where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 12.1 to one.

Missouri

The tables and charts below and on the following page detail Citi's re-default rates in Missouri for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Missouri Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	6.40%	17.38%	26.47%
Third Quarter 2008	12.25%	26.61%	36.54%
Fourth Quarter 2008	6.5%	15.50%	--
First Quarter 2009	8.75%	21.08%	--
Second Quarter 2009	6.38%	--	--



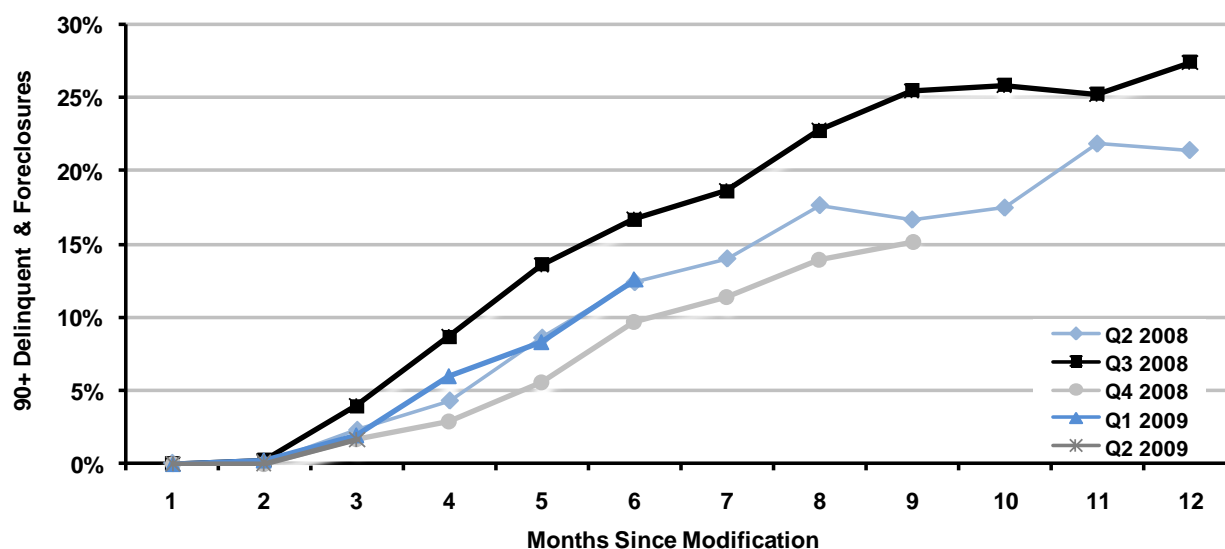
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Missouri

**Missouri Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.26%	12.37%	21.41%
Third Quarter 2008	3.94%	16.68%	27.47%
Fourth Quarter 2008	1.68%	9.63%	--
First Quarter 2009	1.90%	12.55%	--
Second Quarter 2009	1.64%	--	--



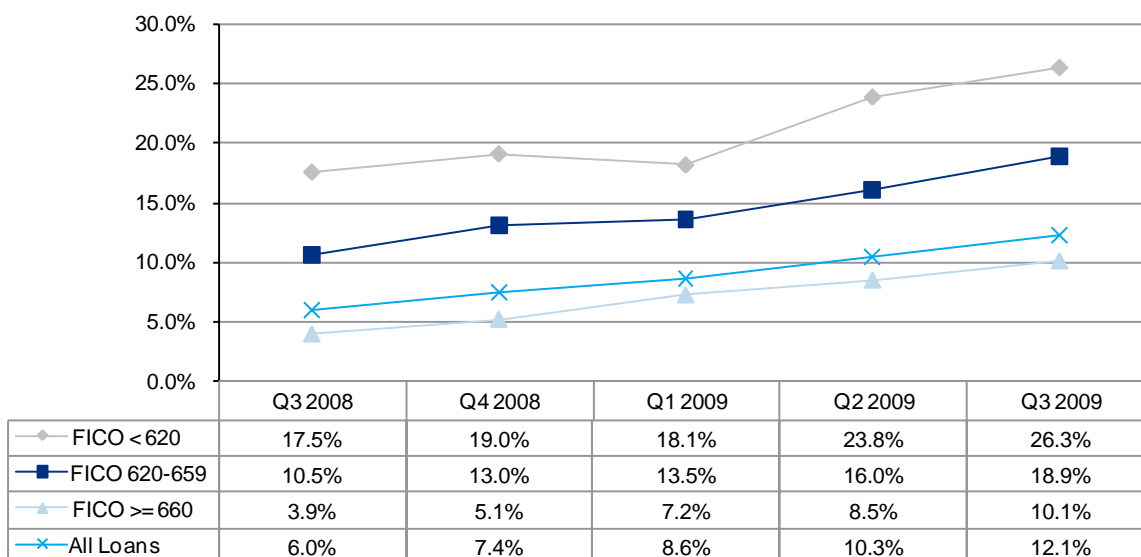
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Nevada

In Nevada, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 12.1% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 26.3% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Nevada



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

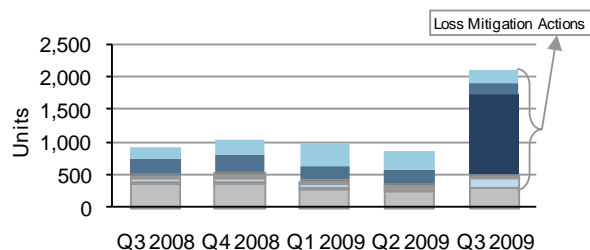
Nevada

The charts below detail Citi's loss mitigation results in Nevada over the past five quarters by FICO segment:

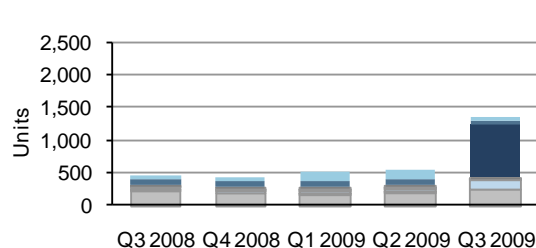
Loss Mitigation Actions – Serviced Loans

Total Citi
Nevada

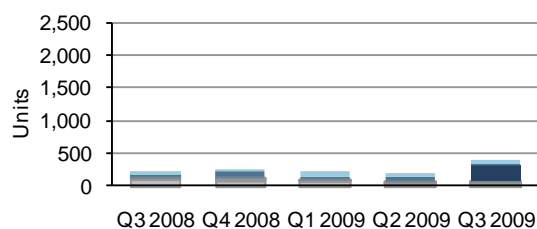
All FICO Bands



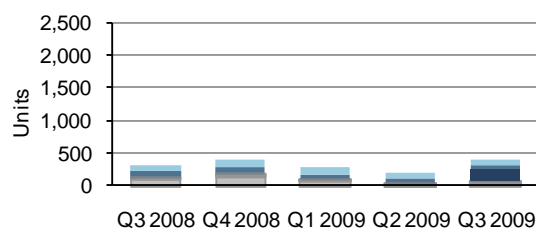
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

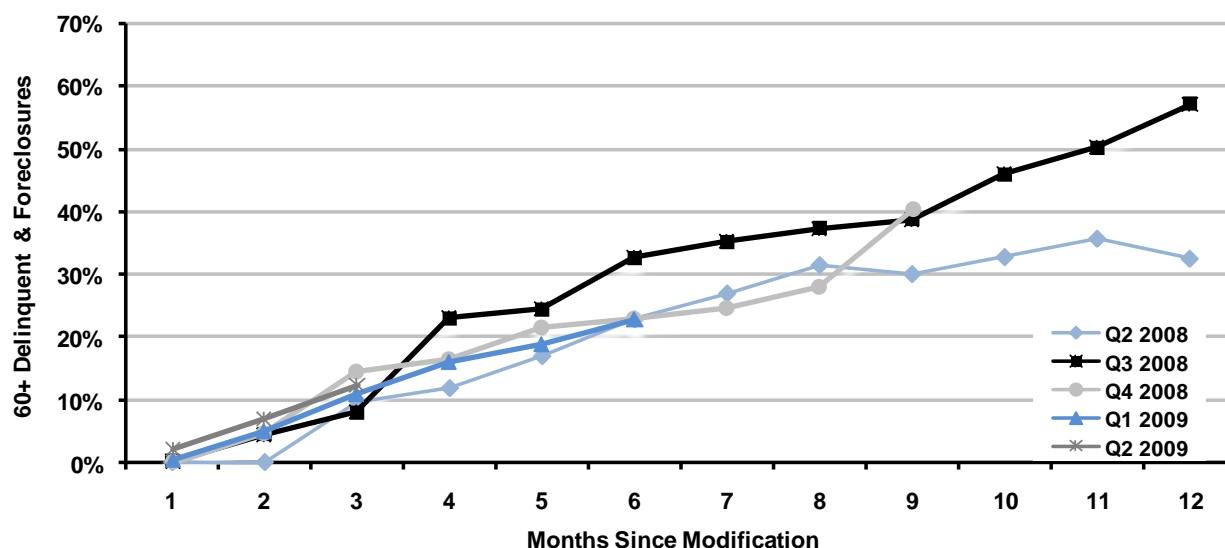
- Overall in the third quarter of 2009, borrowers serviced by Citi in Nevada who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 5.3 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Nevada where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 4.3 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Nevada where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 7.6 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Nevada where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 8.4 to one.

Nevada

The tables and charts below and on the following page detail Citi's re-default rates in Nevada for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Nevada Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	9.68%	22.74%	32.40%
Third Quarter 2008	7.92%	32.68%	57.17%
Fourth Quarter 2008	14.51%	22.75%	--
First Quarter 2009	10.88%	22.85%	--
Second Quarter 2009	12.59%	--	--



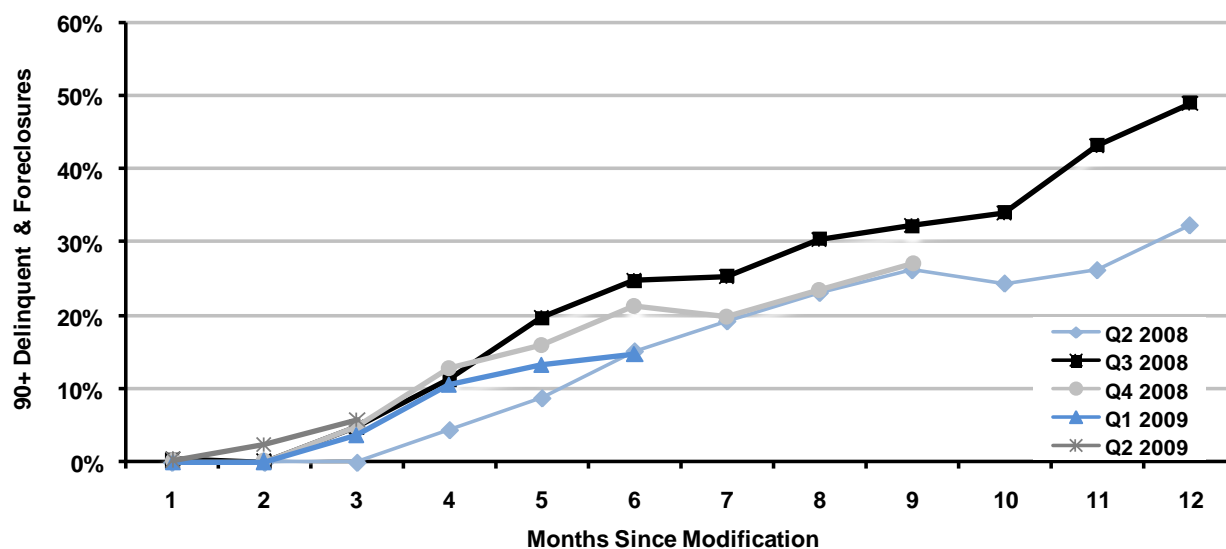
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Nevada

**Nevada Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	0.00%	15.20%	32.40%
Third Quarter 2008	4.51%	24.76%	49.15%
Fourth Quarter 2008	4.75%	21.16%	--
First Quarter 2009	3.90%	14.83%	--
Second Quarter 2009	5.85%	--	--



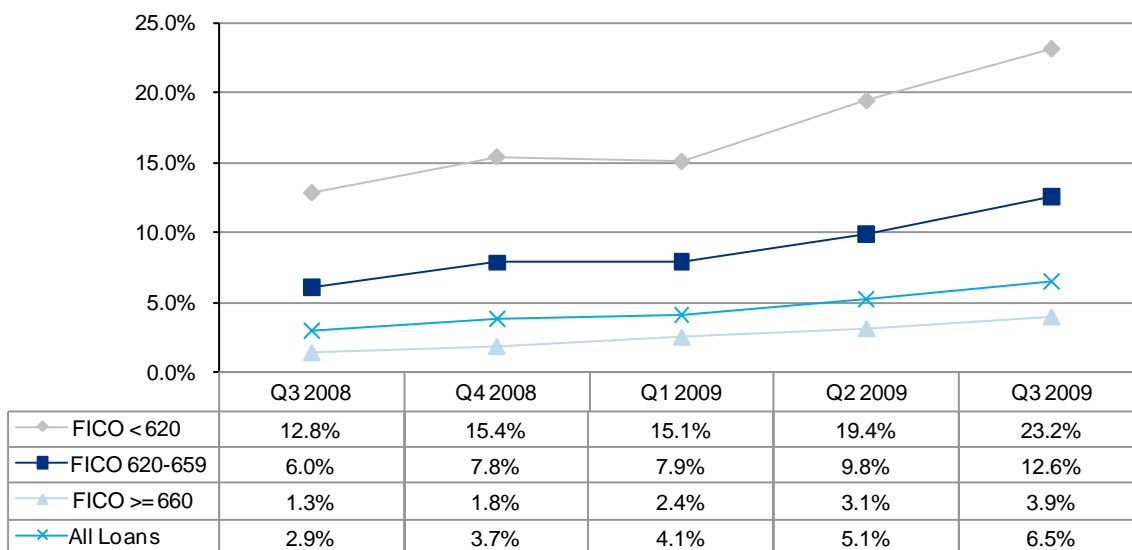
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

New Jersey

In New Jersey, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 6.5% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 23.2% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
New Jersey



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

New Jersey

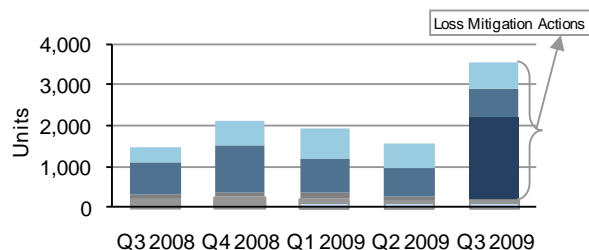
The charts below detail Citi's loss mitigation results in New Jersey over the past five quarters by FICO segment:

Loss Mitigation Actions – Serviced Loans

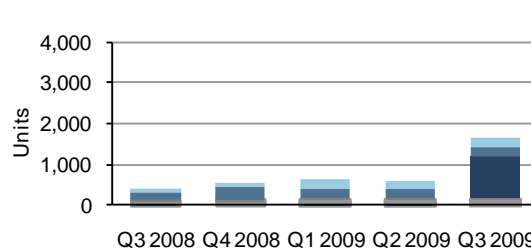
Total Citi

New Jersey

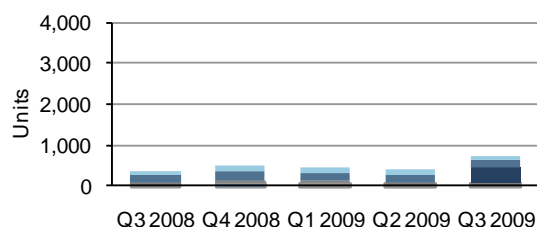
All FICO Bands



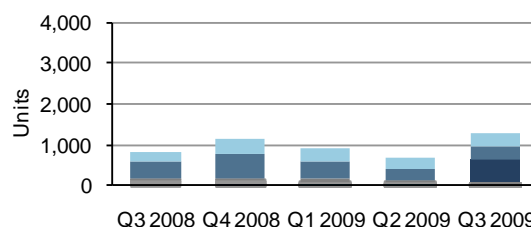
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

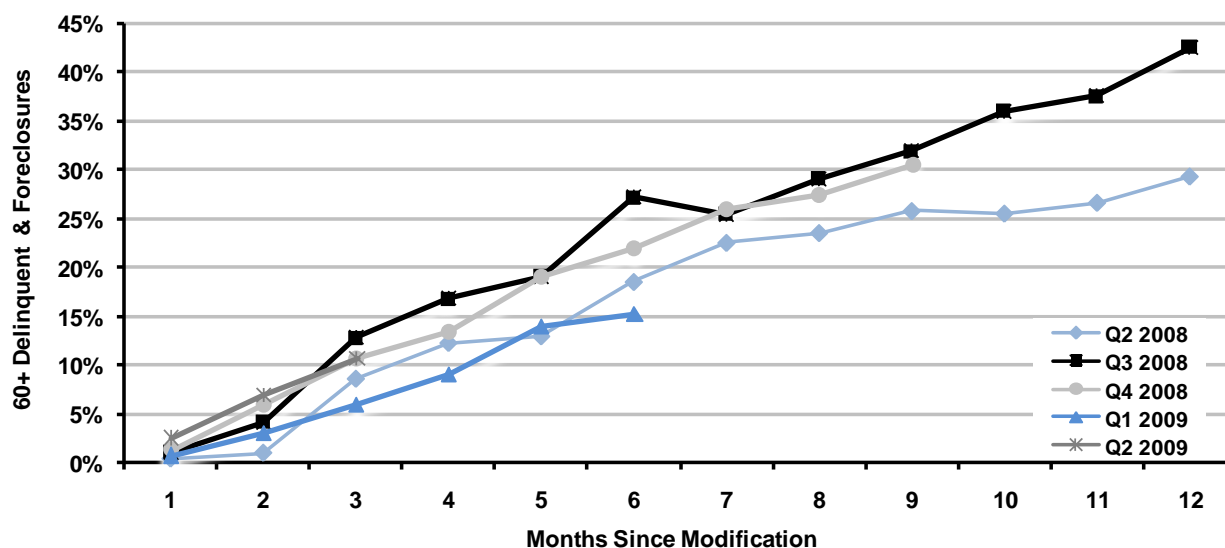
- Overall in the third quarter of 2009, borrowers serviced by Citi in New Jersey who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 67.6 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in New Jersey where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 61.2 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in New Jersey where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 75.6 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in New Jersey where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 72.7 to one.

New Jersey

The tables and charts below and on the following page detail Citi's re-default rates in New Jersey for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

New Jersey Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter) Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	8.53%	18.47%	29.31%
Third Quarter 2008	12.74%	27.11%	42.56%
Fourth Quarter 2008	10.54%	21.85%	--
First Quarter 2009	5.91%	15.26%	--
Second Quarter 2009	10.75%	--	--



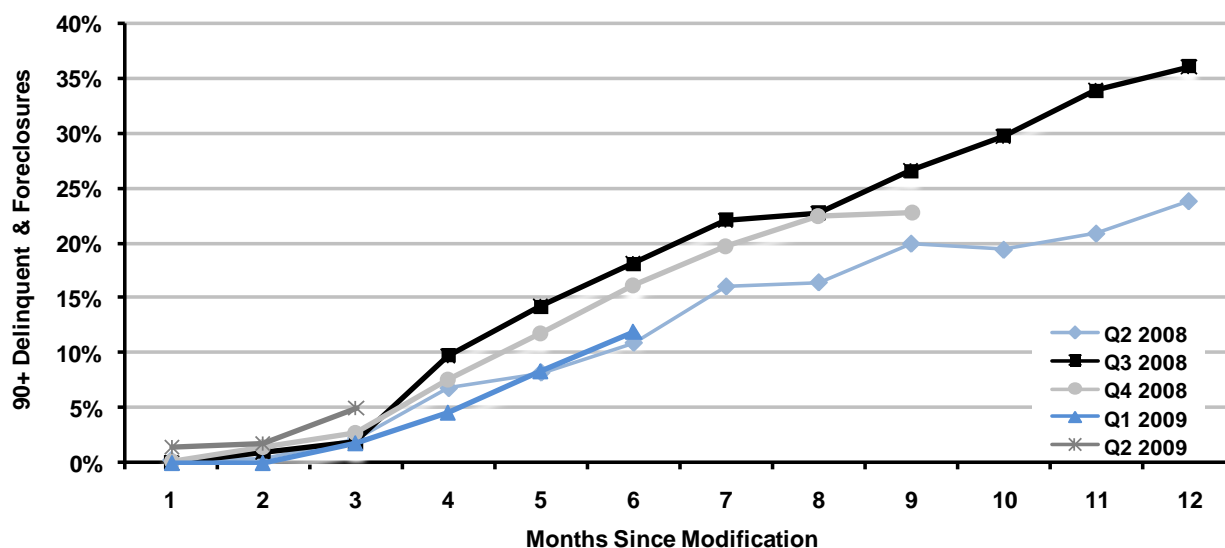
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

New Jersey

**New Jersey Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.11%	10.82%	23.75%
Third Quarter 2008	1.85%	18.04%	35.98%
Fourth Quarter 2008	2.61%	16.04%	--
First Quarter 2009	1.80%	11.94%	--
Second Quarter 2009	4.93%	--	--



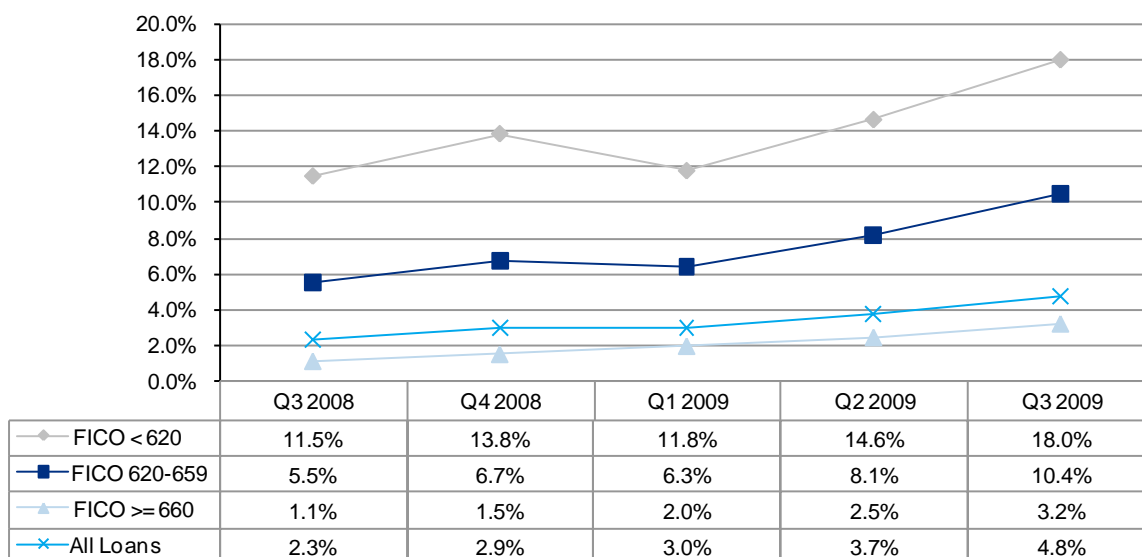
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

New York

In New York, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.8% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 18.0% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. However, the number of 90+ DPD loans as a percentage of total serviced loans compares favorably with our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
New York



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

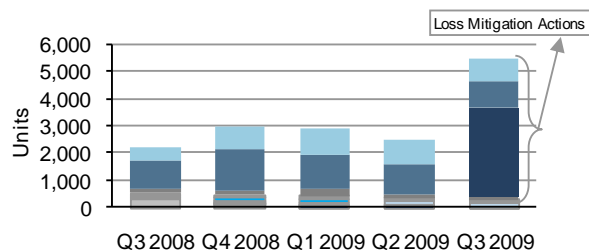
New York

The charts below detail Citi's loss mitigation results in New York over the past five quarters by FICO segment:

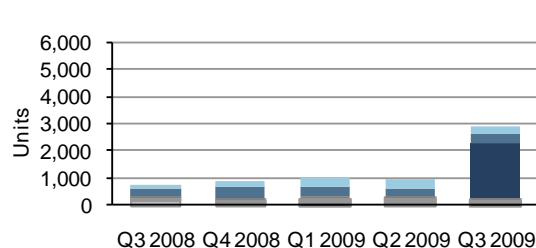
Loss Mitigation Actions – Serviced Loans

Total Citi
New York

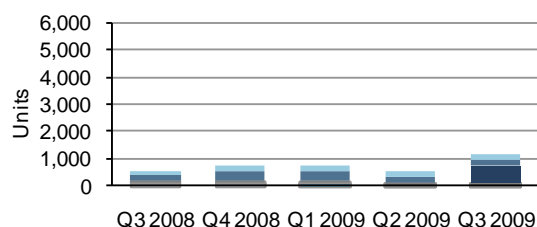
All FICO Bands



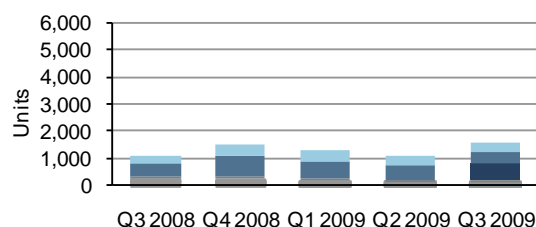
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

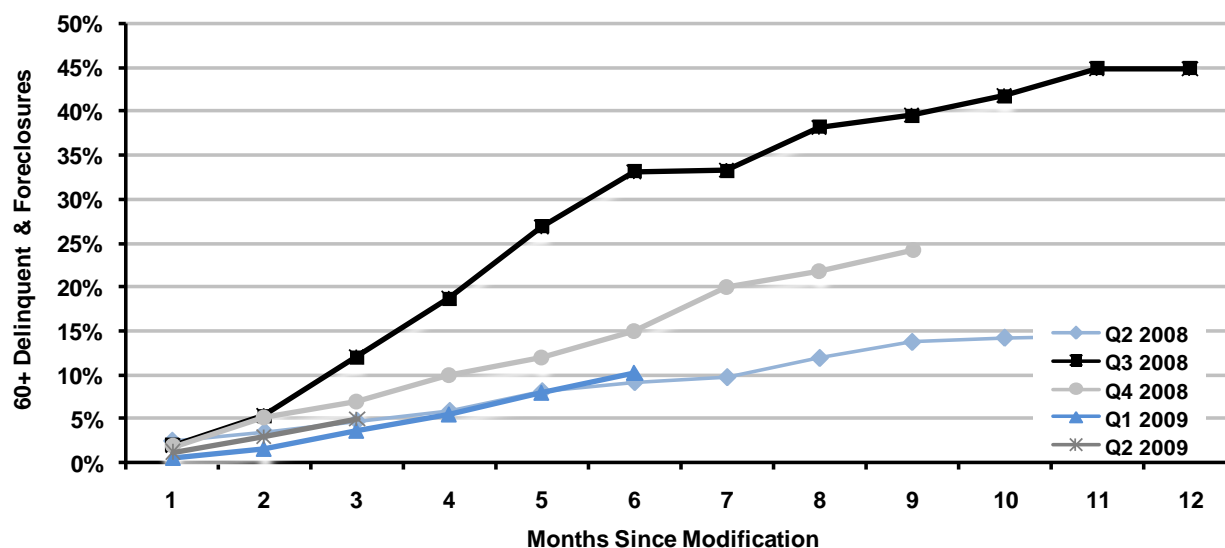
- Overall in the third quarter of 2009, borrowers serviced by Citi in New York who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 76.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in New York where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 74.1 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in New York where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 68.4 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in New York where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 90.7 to one.

New York

The tables and charts below and on the following page detail Citi's re-default rates in New York for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**New York Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	4.66%	9.10%	14.91%
Third Quarter 2008	11.95%	33.10%	44.82%
Fourth Quarter 2008	6.75%	14.88%	--
First Quarter 2009	3.69%	10.24%	--
Second Quarter 2009	4.99%	--	--



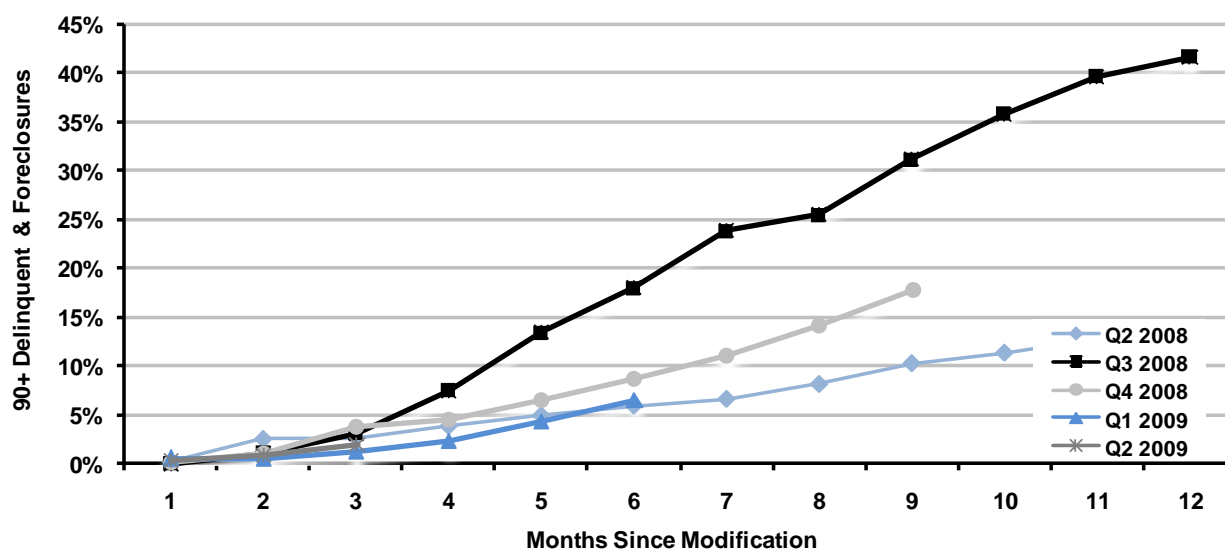
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

New York

**New York Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.55%	5.82%	13.39%
Third Quarter 2008	3.17%	18.02%	41.62%
Fourth Quarter 2008	3.68%	8.54%	--
First Quarter 2009	1.05%	6.48%	--
Second Quarter 2009	1.94%	--	--



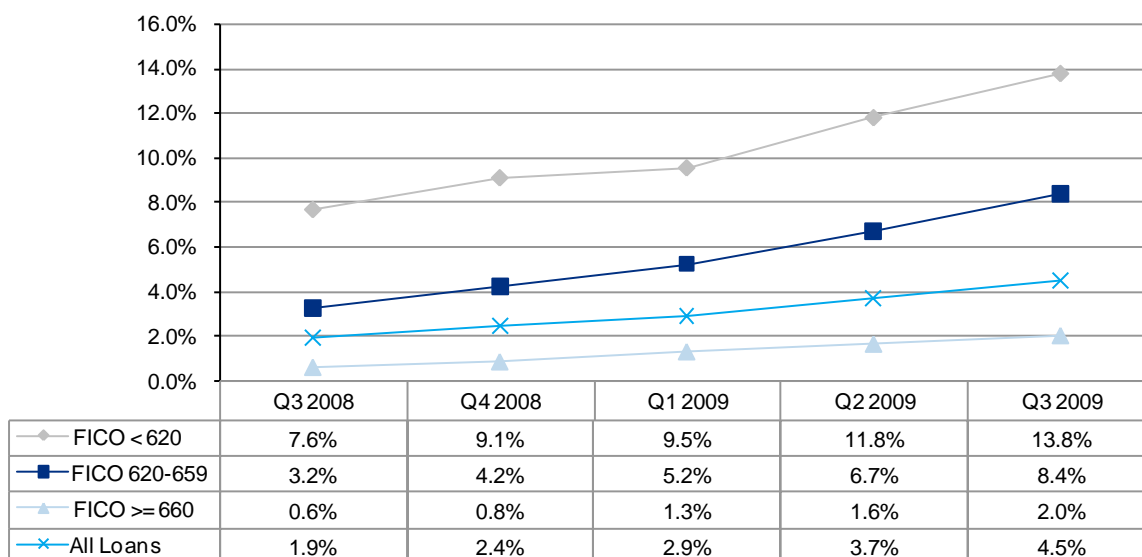
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

North Carolina

In North Carolina, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 4.5% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 13.8% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters. However, the number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
North Carolina



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

North Carolina

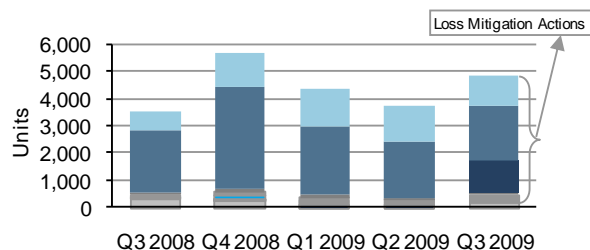
The charts below detail Citi's loss mitigation results in North Carolina over the past five quarters by FICO segment:

Loss Mitigation Actions – Serviced Loans

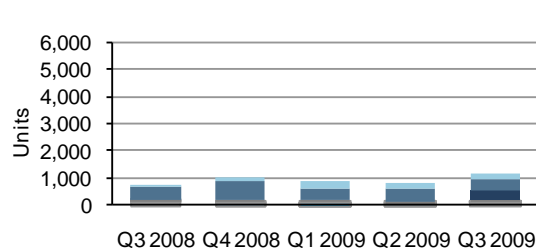
Total Citi

North Carolina

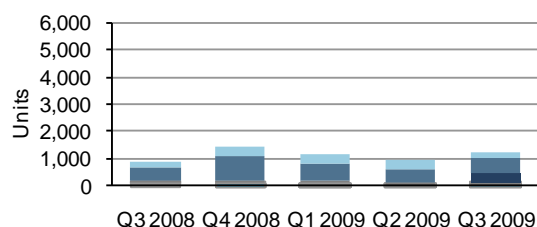
All FICO Bands



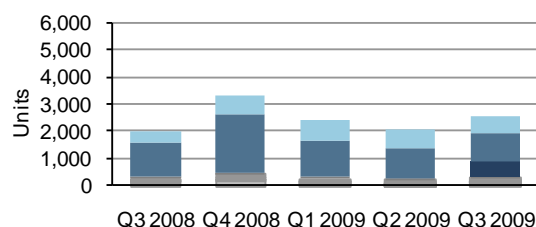
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

- Overall in the third quarter of 2009, borrowers serviced by Citi in North Carolina who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 16.9 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in North Carolina where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 10.1 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in North Carolina where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 21.5 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in North Carolina where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 20.4 to one.

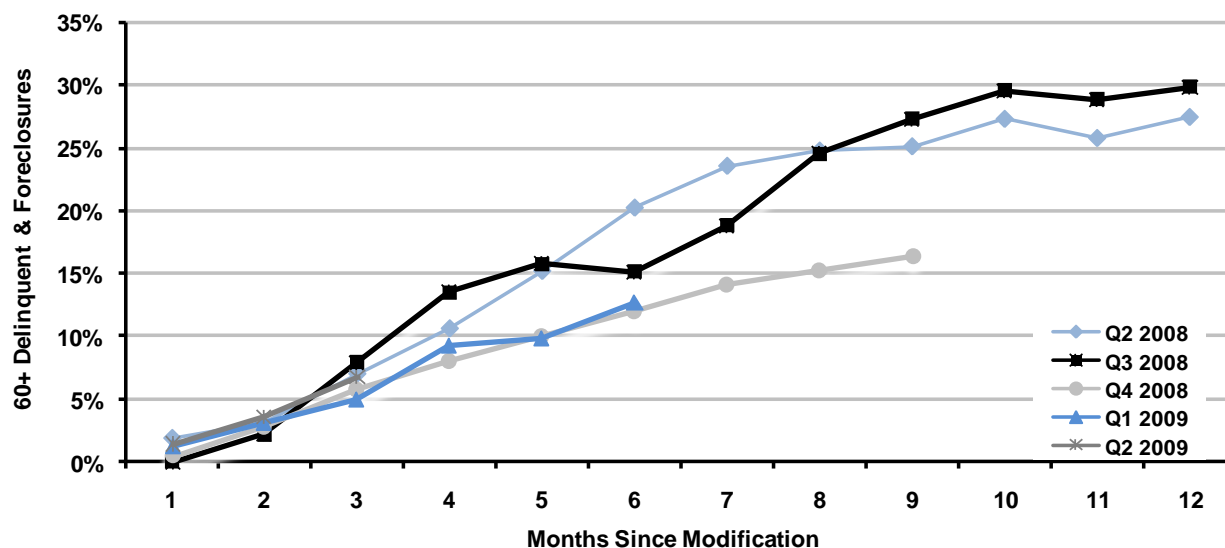
North Carolina

The tables and charts below and on the following page detail Citi's re-default rates in North Carolina for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

North Carolina Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter)

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	7.02%	20.21%	27.41%
Third Quarter 2008	7.83%	15.03%	29.80%
Fourth Quarter 2008	5.70%	11.88%	--
First Quarter 2009	5.08%	12.74%	--
Second Quarter 2009	6.87%	--	--



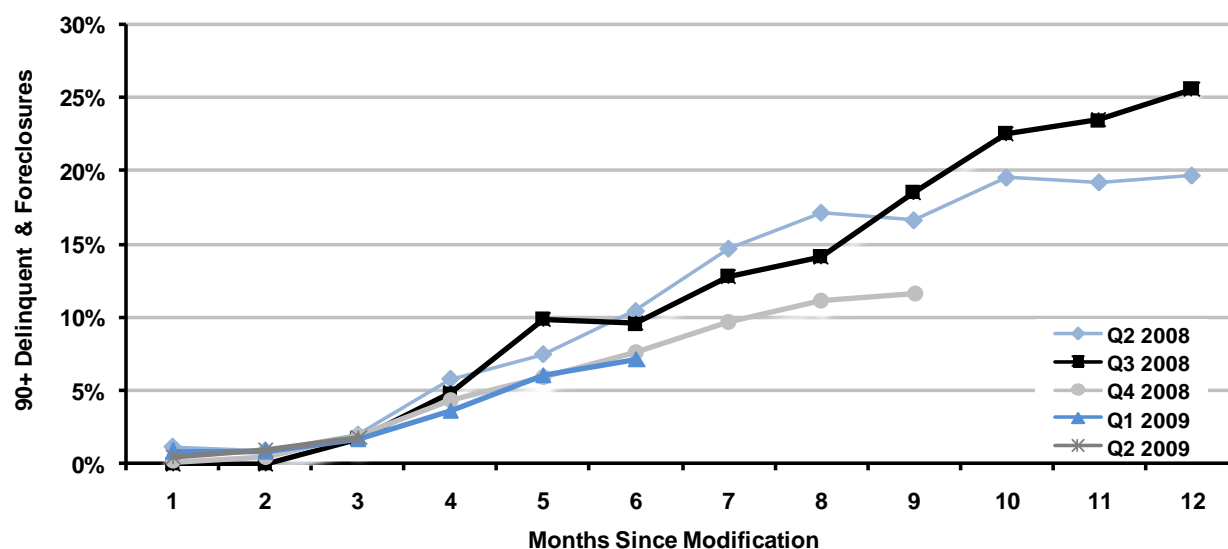
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

North Carolina

**North Carolina Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	1.89%	10.34%	19.61%
Third Quarter 2008	1.75%	9.60%	25.59%
Fourth Quarter 2008	1.79%	7.51%	--
First Quarter 2009	1.57%	7.11%	--
Second Quarter 2009	1.79%	--	--



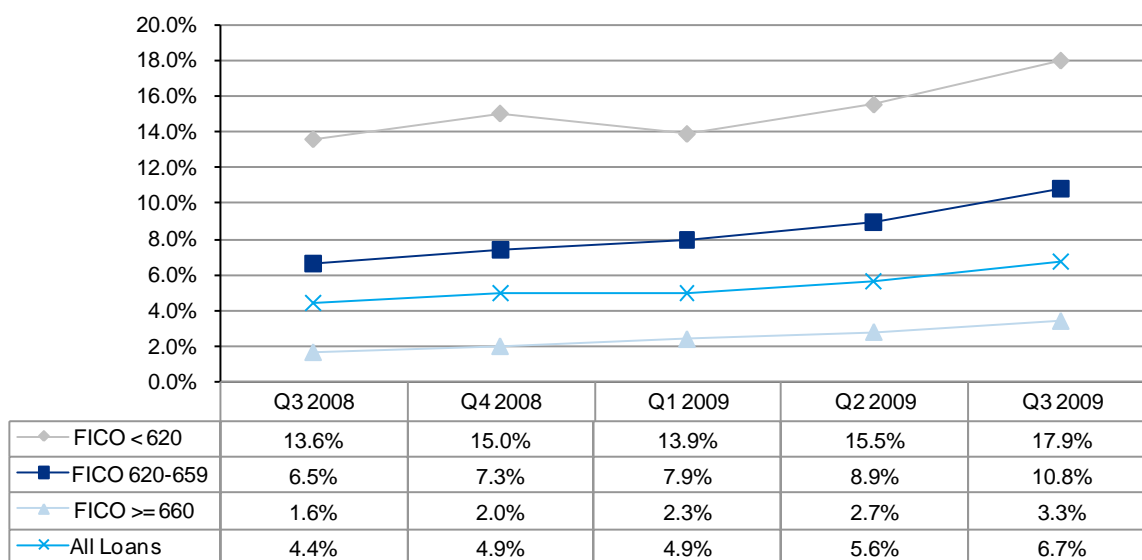
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Ohio

In Ohio, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 6.7% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 17.9% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans is higher than our nationwide average of 5.8%; however, the number of 90+ DPD loans in the <620 FICO band as a percentage of total serviced loans in that segment compares favorably to our nationwide average of 18.1%.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi Ohio



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

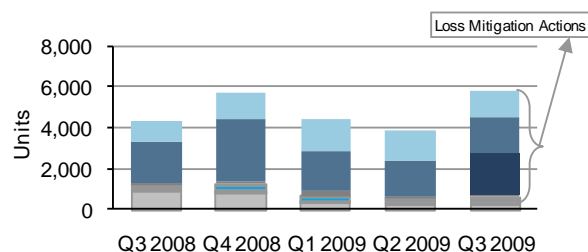
Ohio

The charts below detail Citi's loss mitigation results in Ohio over the past five quarters by FICO segment:

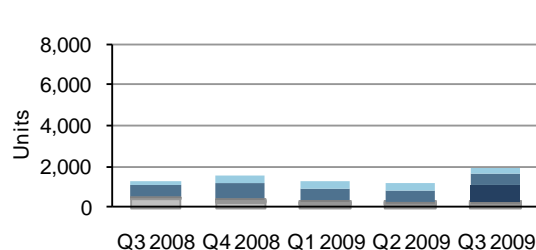
Loss Mitigation Actions – Serviced Loans

Total Citi
Ohio

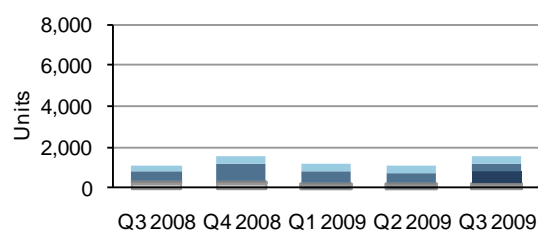
All FICO Bands



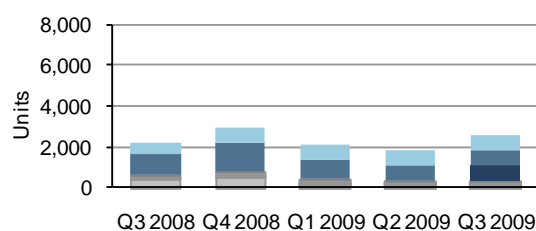
FICO ≥ 660



FICO 620-659



FICO < 620



■ Modifications
 ■ Extensions
 ■ HAM Trial Mods
 ■ HSAs
 ■ Repayment Plans
 ■ Reinstatements
 ■ Short Sales
 ■ Deeds in Lieu
 ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

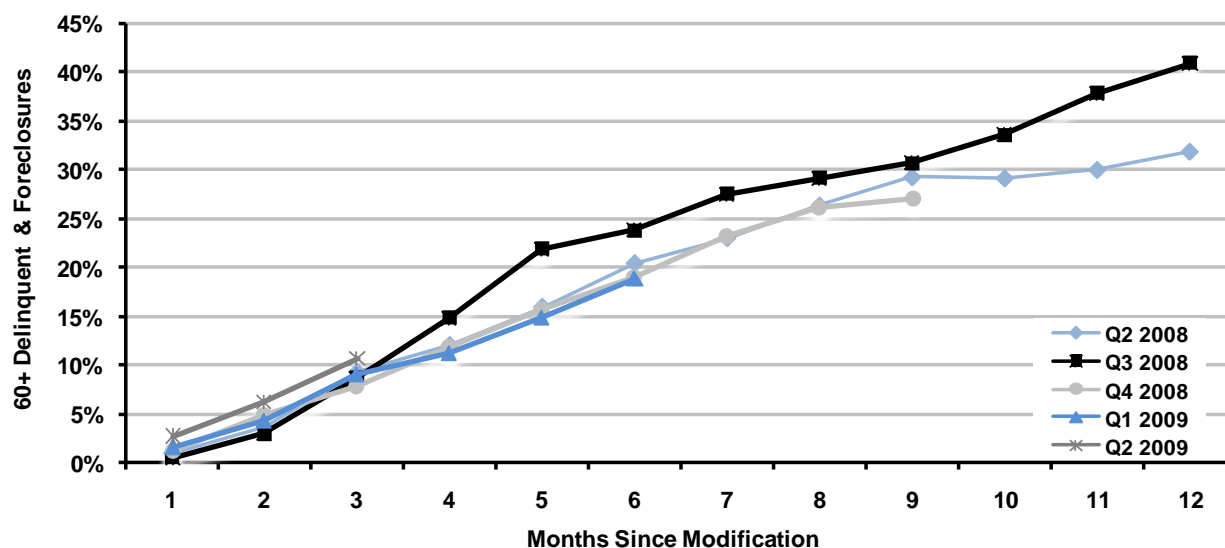
- Overall in the third quarter of 2009, borrowers serviced by Citi in Ohio who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 15.5 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Ohio where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 13.2 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Ohio where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 14.8 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Ohio where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 18.1 to one.

Ohio

The tables and charts below and on the following page detail Citi's re-default rates in Ohio for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Ohio Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter) Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	9.27%	20.41%	31.83%
Third Quarter 2008	8.55%	23.77%	41.02%
Fourth Quarter 2008	7.86%	18.98%	--
First Quarter 2009	8.95%	18.84%	--
Second Quarter 2009	10.76%	--	--



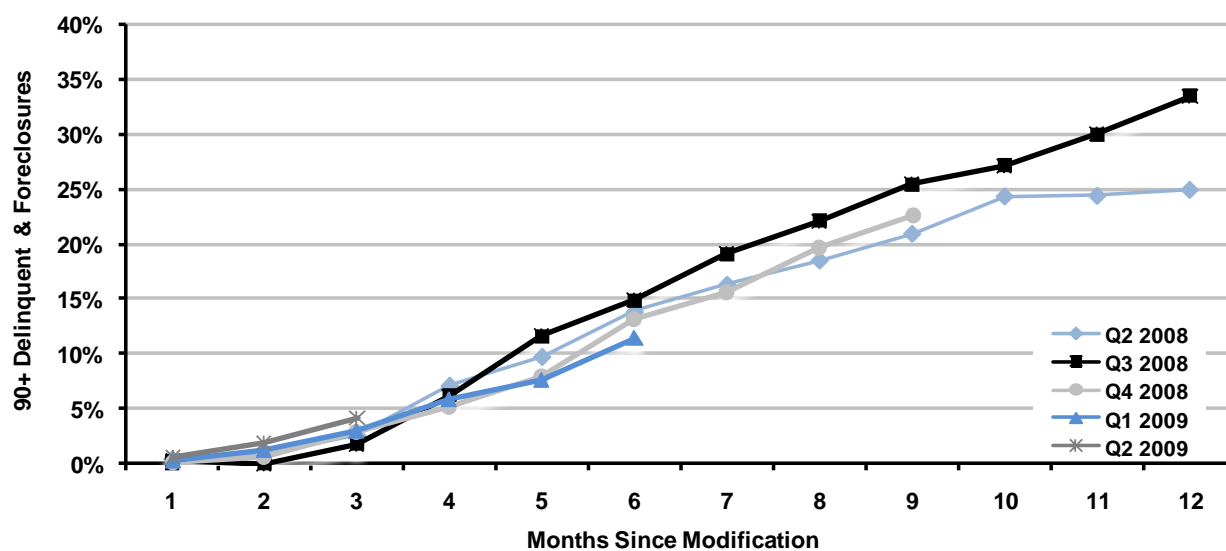
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Ohio

**Ohio Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.51%	13.75%	24.85%
Third Quarter 2008	1.82%	14.86%	33.45%
Fourth Quarter 2008	2.94%	13.04%	--
First Quarter 2009	2.86%	11.50%	--
Second Quarter 2009	4.15%	--	--



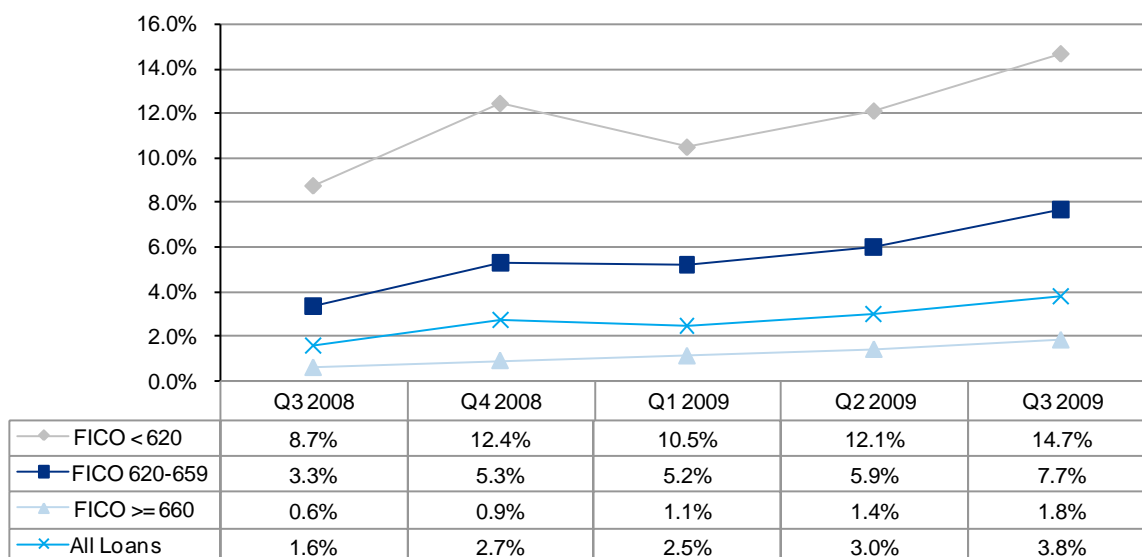
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Pennsylvania

In Pennsylvania, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 3.8% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 14.7% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans compares favorably with our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Pennsylvania



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

Pennsylvania

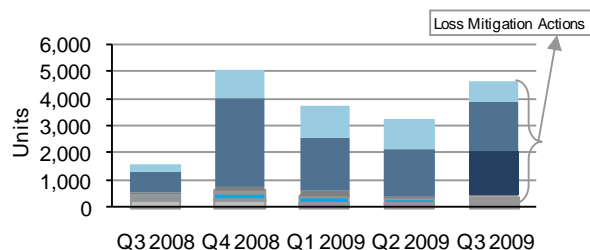
The charts below detail Citi's loss mitigation results in Pennsylvania over the past five quarters by FICO segment:

Loss Mitigation Actions – Serviced Loans

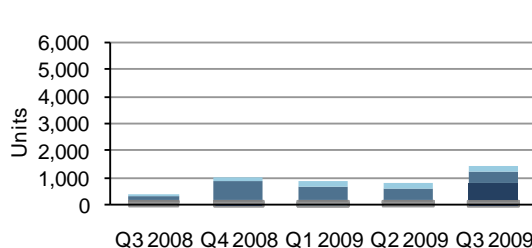
Total Citi

Pennsylvania

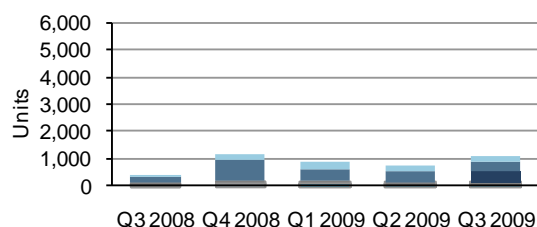
All FICO Bands



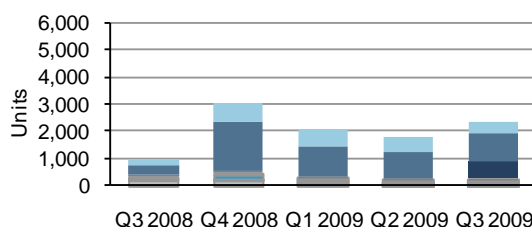
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

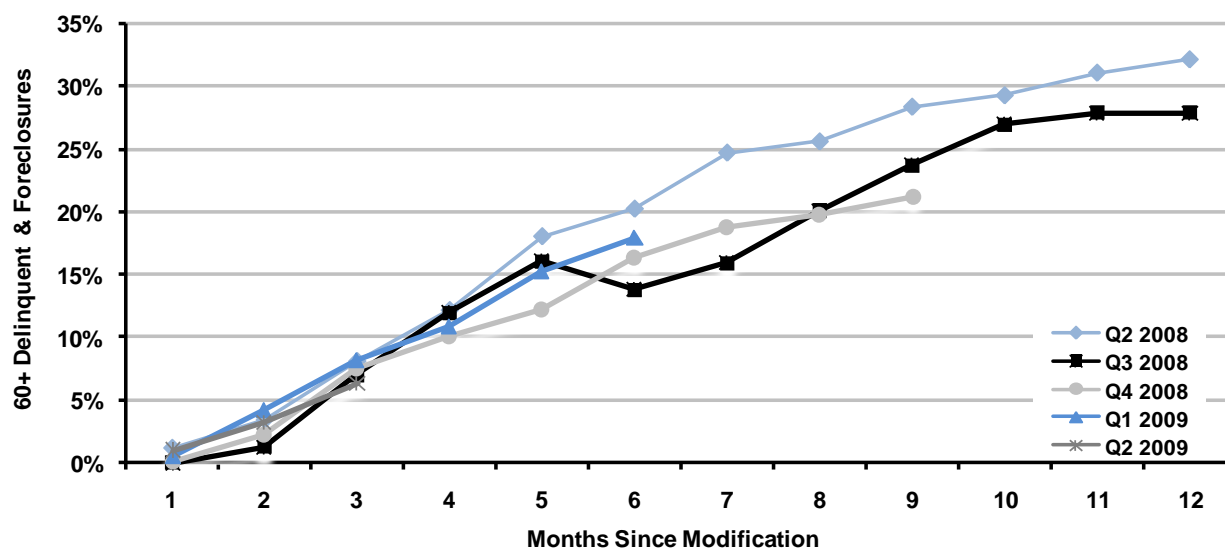
- Overall in the third quarter of 2009, borrowers serviced by Citi in Pennsylvania who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 21.8 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Pennsylvania where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 16.4 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 by Citi in Pennsylvania where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 20.2 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Pennsylvania where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 28.2 to one.

Pennsylvania

The tables and charts below and on the following page detail Citi's re-default rates in Pennsylvania for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

Pennsylvania Percent of Modified Loans 60+ DPD (Percent of All Loans Modified in Each Quarter) Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	8.05%	20.18%	32.06%
Third Quarter 2008	6.95%	13.76%	27.91%
Fourth Quarter 2008	7.54%	16.32%	--
First Quarter 2009	8.18%	17.97%	--
Second Quarter 2009	6.28%	--	--



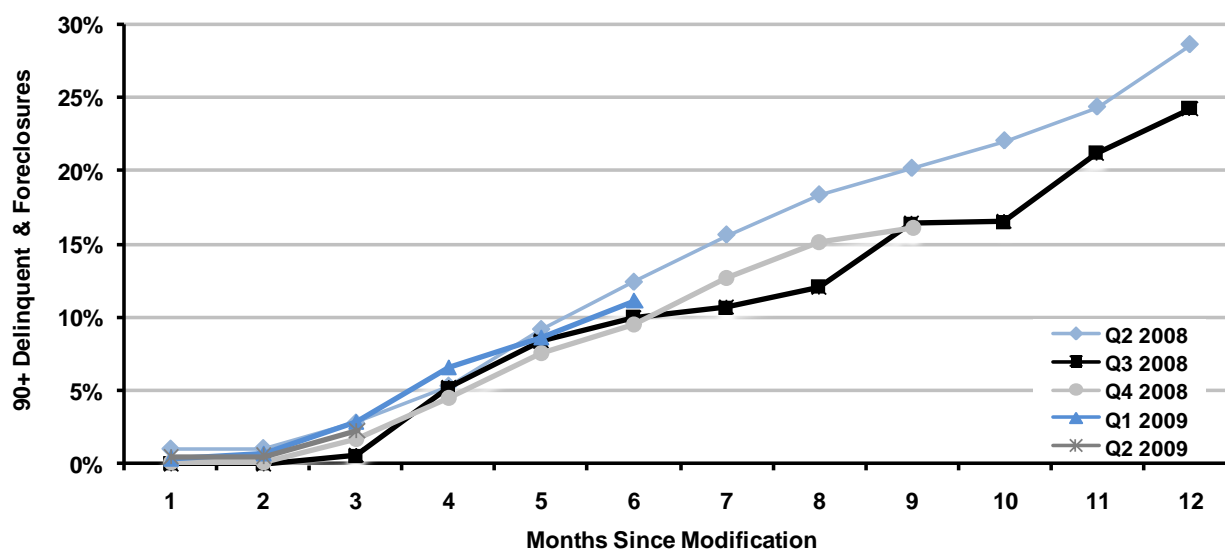
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Pennsylvania

**Pennsylvania Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	2.71%	12.33%	28.56%
Third Quarter 2008	0.58%	10.01%	24.23%
Fourth Quarter 2008	1.75%	9.46%	--
First Quarter 2009	2.76%	11.18%	--
Second Quarter 2009	2.24%	--	--



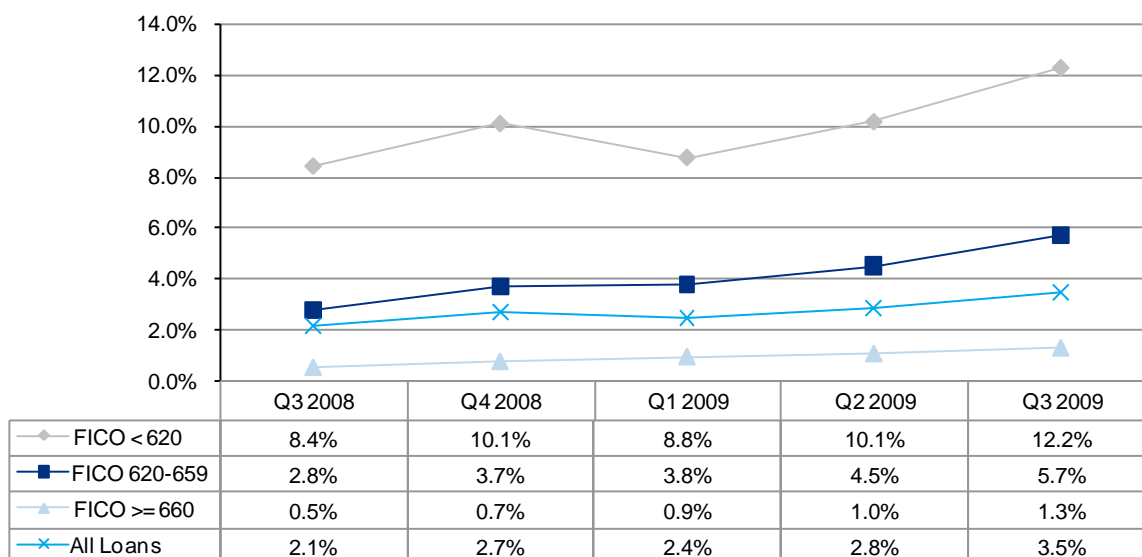
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Texas

In Texas, our servicing portfolio, which includes total Citi first and second mortgages, demonstrated delinquencies of 3.5% in the third quarter of 2009 in the overall servicing portfolio and delinquencies of 12.2% in the <620 FICO band. As in other markets, delinquencies have increased over the last several quarters, with some fluctuation quarter over quarter. The number of 90+ DPD loans as a percentage of total serviced loans compares favorably to our nationwide averages of 5.8% and 18.1% for all loans and the <620 FICO band, respectively.

90+ Days Past Due (DPD) Serviced Loans as a Percent of Total Serviced Loans

Total Citi
Texas



Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

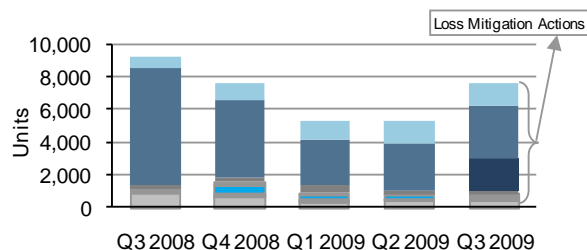
Texas

The charts below detail Citi's loss mitigation results in Texas over the past five quarters by FICO segment:

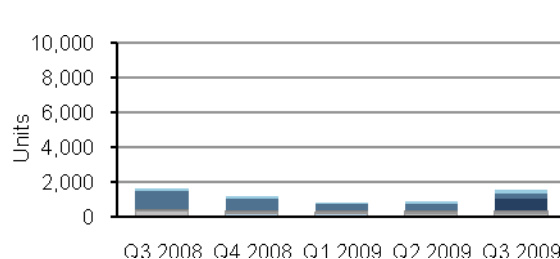
Loss Mitigation Actions – Serviced Loans

**Total Citi
Texas**

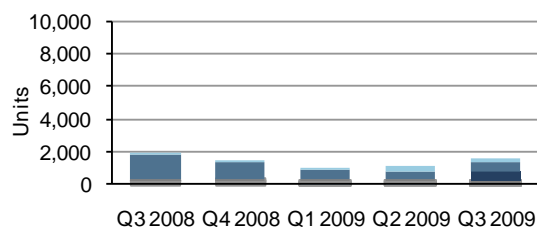
All FICO Bands



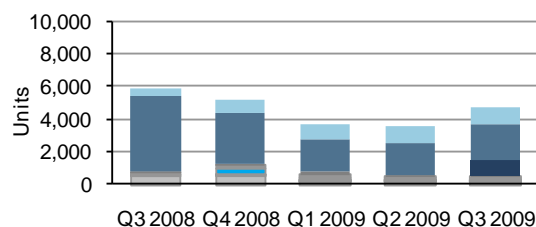
FICO >= 660



FICO 620-659



FICO < 620



■ Modifications ■ Extensions ■ HAM Trial Mods ■ HSAs ■ Repayment Plans ■ Reinstatements ■ Short Sales ■ Deeds in Lieu ■ Foreclosures

Notes: Total Citi includes CMI, CTB, CBNA and CFNA (firsts and seconds), and, for 2009, a limited number of CRLI loans for which Citi retained the servicing rights. Prior quarters also include legacy CRLI firsts and seconds.

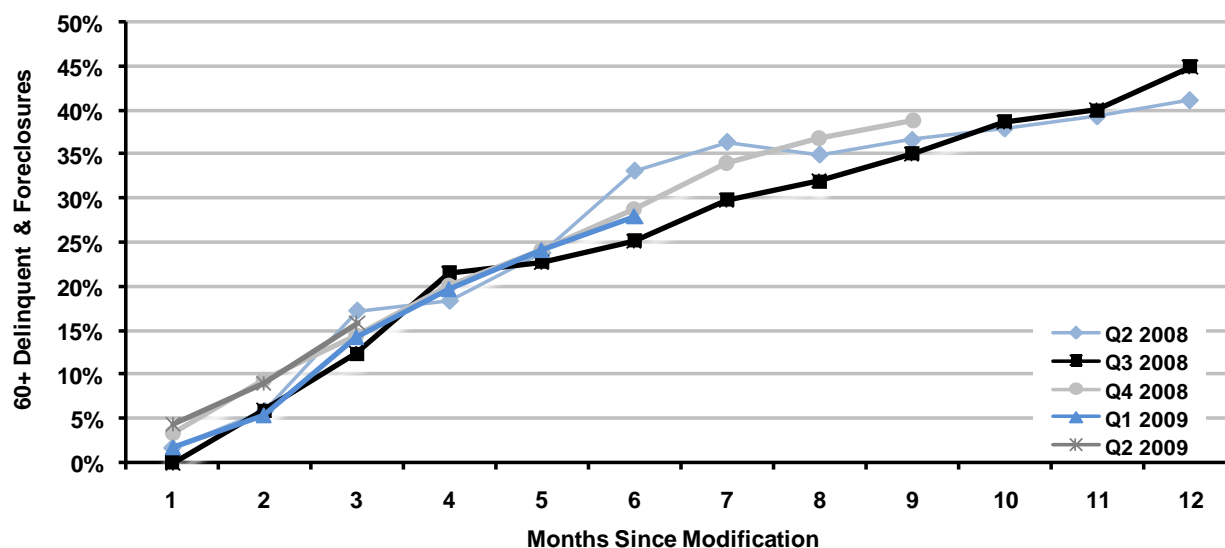
- Overall in the third quarter of 2009, borrowers serviced by Citi in Texas who received modifications, extensions, HAM trial modifications, HSAs, repayment plans or reinstatements (i.e., those where loss mitigation actions enabled them to stay in their homes) outnumbered those who were foreclosed by approximately 13.6 to one.
- In the third quarter of 2009, borrowers with FICO scores ≥ 660 serviced by Citi in Texas where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 5.7 to one.
- In the third quarter of 2009, borrowers with FICO scores from 620 to 659 serviced by Citi in Texas where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 13.4 to one.
- In the third quarter of 2009, borrowers with FICO scores < 620 serviced by Citi in Texas where loss mitigation efforts enabled them to stay in their homes outnumbered those who were foreclosed by approximately 22.3 to one.

Texas

The tables and charts below and on the following page detail Citi's re-default rates in Texas for modification vintages, by quarter, beginning with the second quarter of 2008 through the second quarter of 2009.

**Texas Percent of Modified Loans 60+ DPD
(Percent of All Loans Modified in Each Quarter)
Total Citi Managed Assets**

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	17.20%	33.12%	41.14%
Third Quarter 2008	12.29%	25.13%	44.96%
Fourth Quarter 2008	14.48%	28.89%	--
First Quarter 2009	14.24%	28.13%	--
Second Quarter 2009	15.85%	--	--



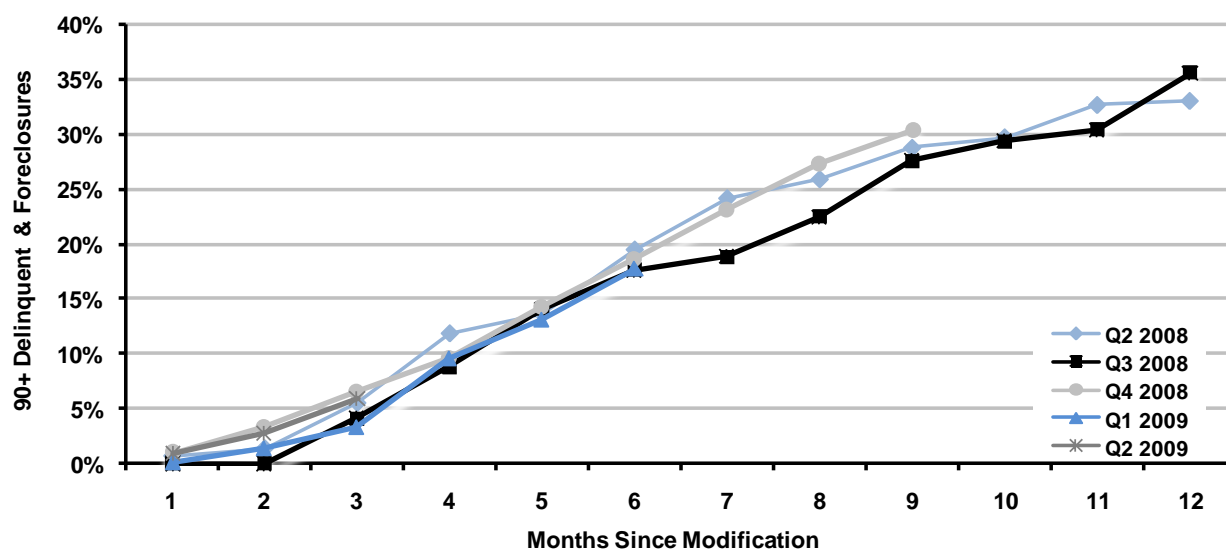
Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.

Texas

**Texas Percent of Modified Loans 90+ DPD
(Percent of All Loans Modified in Each Quarter)**

Total Citi Managed Assets

Quarter Loan Modification Was Completed	Three Months After Modification	Six Months After Modification	12 Months After Modification
Second Quarter 2008	5.42%	19.44%	33.03%
Third Quarter 2008	4.05%	17.60%	35.62%
Fourth Quarter 2008	6.33%	18.58%	--
First Quarter 2009	3.22%	17.83%	--
Second Quarter 2009	5.87%	--	--



Notes: Managed Assets include those assets held and serviced by Citi, as well as those serviced, but owned by others. Includes CMI, CTB, CBNA, CFNA and a limited number of CRLI loans for which Citi retained servicing rights.