



Mortgage Subordination Request

Thank you for your request. To process your request, please complete the steps below.

1 Provide the following information.

Contact Name	Existing Citibank Home Equity Account Number	Today's Date
Closing Date (estimate, if unknown)	Telephone Number ()	Fax Number ()
Once approved, where should we mail the Subordination documents?		
Name	Address	

Please be advised that Citi charges a \$200 processing fee which will be assessed to the borrower(s) account and will appear on their monthly billing statement and payoff statement as an unsecured servicing fee.

2 Gather the required documentation, based on your situation. Photocopies are acceptable; originals are not required

1st Mortgage Refinance with No Cash Out** Including Homeowner Affordability and Stability Program Request's	No Cash out / Homeowner Affordability Refinance Program <input type="checkbox"/> 1 st Mortgage 1003 Application (dated within 90 days of subordination request with completed details of transaction or Good Faith Estimate) <input type="checkbox"/> Typed 1 st Mortgage Title Commitment (dated within 90 days of subordination request) <input type="checkbox"/> Additional documentation may be required on an as needed basis, e.g., divorce decree, land/living trust documents, asset statements, income documentation, etc. Homeowner Affordability Modification Program (2 items needed) <input type="checkbox"/> Copy of the signed Trial Payment Plan agreement <input type="checkbox"/> Typed 1st Mortgage Title Commitment (dated within 90 days of subordination request)
1st Mortgage Refinanced with Cash Out**	<input type="checkbox"/> 1 st Mortgage Appraisal (dated within 120 days of subordination request) <input type="checkbox"/> 1 st Mortgage 1003 Application (dated within 90 days of subordination request with completed details of transaction or Good Faith Estimate) <input type="checkbox"/> Typed 1 st Mortgage Title Commitment (dated within 90 days of subordination request) <input type="checkbox"/> Income documentation (for each accountholder)*: <input type="checkbox"/> If hourly/salaried: last two years W2 forms and pay stubs dated within 30 days of subordination request <input type="checkbox"/> If self-employed: last two years tax returns <small>*Applicant(s) that are employed at Citi, only need to supply income doc's if they are with Smith Barney or Primerica Channel</small> <input type="checkbox"/> Additional documentation may be required on an as needed basis, e.g., HUD1, divorce decree, land/living trust documents, asset statements, etc.

** Citi does not subordinate to mortgages with negative amortization potential and reverse mortgages.

3 Mail or fax this request and documentation to:

FAX Fax: (800) 846-6100 Attn: Subordination Department	Overnight Mail Citi 1000 Technology Drive Attn: MS 761 / Subordination Dept. O'Fallon, MO 63368-2240
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4 To verify status of your request, you may call:

866-795-4978
Monday through Friday
7:30am – 4:30pm Central Time

Citi reserves the right to pull their own credit bureau report as part of the Subordination Process.