

Farnoosh Torabi
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Dear Farnoosh Torabi:

Imagine building equity and paying off your mortgage faster, without changing your home loan. Well, as a new CitiMortgage customer, you can do just that. In fact, with no changes to your current mortgage, you could **pay off your home loan 4 years and 4 months sooner, plus save \$34,522.34 in interest!**¹ And if you sell your home before it's paid off, you could walk away with more equity. You could do all this by enrolling in The BiWeekly Advantage Plan[®], an optional service provided by FNC Insurance Agency, Inc., an affiliate of CitiMortgage.

One half of your regular monthly payment is drafted every 14 days, for a total of 26 drafts a year, from your checking or savings account. FNC Insurance Agency remits your mortgage payment to CitiMortgage monthly. The terms of your mortgage stay the same. During the first month of the Plan, you make your regular monthly payment. Within the next three weeks, the first draft will be processed and drafting will continue every 14 days thereafter. There are also weekly and semi-monthly drafting options available that offer similar savings. See #10 in the Terms and Conditions for details.

The result is the equivalent to an additional full mortgage payment each year that is applied to your principal balance!

The BiWeekly Advantage Plan has a one-time enrollment fee of \$375 that can be paid by check or credit card. Or, if you prefer, the fee can be collected in budget-friendly installments of \$25 for the first 15 drafts of the Plan. A \$1.50 transaction fee is collected with each draft.

Why would you want to pay a fee for this plan? Because the Plan does the work for you. The Plan makes it easy for you to potentially save \$34,522.34 in mortgage interest.¹ Some homeowners may be able to achieve similar results on their own, but most aren't able to keep up a consistent schedule. And, if you decide to refinance or move, the Plan is transferable.² Sign up today and you'll never have to write another mortgage check again.

For more information, call FNC Insurance Agency at 1-866-421-2095* from 8:00 a.m. to 8:00 p.m. ET, Monday through Friday. Please have your bank account information available for faster service. Or sign-up online at www.citimortgage.com/biweeklyadvantage.

We look forward to helping you start building equity faster today!

1. See the analysis on page 2 for details.

2. For information on the transfer fees that may apply, please refer to #14 of the Terms and Conditions.

The BiWeekly Advantage Plan® Agreement Terms and Conditions. Please Read Carefully

By agreeing to enroll in The BiWeekly Advantage Plan, I understand and agree to the following terms and conditions:

1. Words used in this Agreement have the following meanings.

- "Plan" means The BiWeekly Advantage Plan described in this Agreement.
- "I," "me" and "my" mean the person who enrolls in the Plan and signs this Agreement.
- "You" and "your" mean FNC Insurance Agency, the company that offers and administers the Plan. You are a member of the Citigroup Inc. family of companies.
- "Mortgage" means my home loan. It includes the promissory note I signed agreeing to pay the loan and the security interest I gave to the lender. This security interest is called a mortgage, a deed of trust or a deed to secure debt.
- "Bank" means the financial institution that holds my account; "my account" means the checking or savings account I have authorized you to draft on a Weekly, Biweekly or Semimonthly basis; and "draft" means a withdrawal from my account.

2. This Agreement becomes effective upon both my agreement to enroll and your acceptance of my enrollment. I may enroll by signing an enrollment form, calling your toll-free telephone number or going to your website. You will send me written notice of your acceptance.

3. The Plan DOES NOT MODIFY MY MORTGAGE. All the terms of my Mortgage, including the payment obligations, will continue to apply and will be fully enforceable.

4. When I enroll, I authorize you to make drafts against my account as described in this Agreement. This authorization will remain in full force and effect until I revoke it. I must notify you in writing if I decide to revoke this authorization. This revocation will be effective only after I receive your written confirmation.

5. You will give me written notice of the date of the first draft. This notice will tell me the last month that I must make my Mortgage payment directly to my Mortgage servicer. I must continue to make my monthly Mortgage payment until you begin sending Mortgage payments to my mortgage servicer. It is my duty to cancel any other electronic or automatic payment program through which my Mortgage payment is currently made. If I do not do so, you are not responsible if double payments occur. I understand that you will not pay me interest on amounts drafted from my account from the date they are drafted until the date these amounts are used to make a Mortgage payment. I understand that I must notify you in writing of any changes that may affect my mortgage payment, such as a change in the payment amount or payment address. I must also notify you in writing of any notices that I receive from my mortgage servicer, such as late notices, and any transfer of servicing notice. You will not be responsible if I fail to give you written notice in time for you to adjust your records. You may adjust my Plan, records and drafts to reflect any changes in my mortgage payment whether you receive notice of the change from me or from my mortgage servicer. If you do not receive notice of payoff in time to avoid unnecessary payments to my account, I will be responsible for obtaining a refund from my mortgage servicer. You will also not be responsible for any incorrect information provided by me or my mortgage servicer.

6. Each draft includes a transaction fee. This transaction fee is now \$1.50 for each draft and you may change it by giving me 60 days written notice. I will pay an enrollment fee of \$375.00.

7. If my monthly mortgage due date or my draft date falls on a weekend or a legal or banking holiday in Maryland or in the state where the Bank or your agent is located, the draft will take place on the next business day. I understand that this will not change the date of any other monthly due date or draft date.

8. If a draft is made in error on my account, I have the right to have the erroneous draft investigated and corrected by my Bank. I must contact my Bank no later than 60 days after it sent the FIRST statement showing the error.

9. The Plan provides the service of making my monthly Mortgage payment for me by drafting my account and sending my monthly Mortgage payment to my Mortgage servicer. The services provided to me by the Plan automate the Mortgage payment process and relieve me of the tasks necessary for early payoff of my Mortgage debt. I understand that I may bring about the results obtained under the Plan on my own. I also understand that some Mortgage servicers may offer the ability to make scheduled recurring electronic payments at no charge, and that by adding additional principal to those scheduled payments, I may be able to achieve results that are the same or similar to the Plan.

10. If I choose the Biweekly option, you will draft one-half of my regular monthly Mortgage payment every 14 days (26 drafts a year). If I choose the Semimonthly option, you will draft one-half of my regular monthly Mortgage payment amount plus an additional 1/24th of my regular payment on the 15th and last business day of each month (24 drafts a year). If I select the Weekly option, you will draft one-quarter of my regular monthly Mortgage payment amount every week (52 drafts a year). A full year of drafts results in the payment of an amount equal to one additional monthly Mortgage payment per year. You will direct my Mortgage servicer that all additional payments should be treated as prepayments to reduce the Mortgage principal balance. I understand that under the terms of my Mortgage, my Mortgage servicer may reserve the right to pay any outstanding late charges and fees due prior to applying my additional payments to principal. I understand that the terms of my Mortgage may include a prepayment penalty.

11. You have the right to charge a fee of up to \$20.00 unless prohibited by applicable law if my Bank returns a draft for insufficient funds. In that case you will make a second draft attempt. You have the right to charge a \$10 fee if the draft is returned for any other reason or if I close my account or change accounts voluntarily. These fees would be in addition to any Mortgage late charge my Mortgage servicer may impose if the full Mortgage payment cannot be made. I will inform you of any changes I make to my account.

12. If my Bank returns a draft unpaid, you have the right, with prior written notice, to draft twice the amount of my regular draft, plus the applicable returned-draft fee set forth in Paragraph 11, on my next scheduled draft date.

13. This authority I am giving you (or your agent, assigner or successor in interest) to draft funds from my account to make my monthly Mortgage payment to my Mortgage servicer and to take any related actions to carry out the Agreement will remain in effect until you or I cancel this Agreement. I may cancel at any time by giving you 10 days written notice. If I cancel, you will refund any amounts drafted that have not yet been sent to my Mortgage servicer, less any fee or amounts I owe you. If I am not due a refund, I am still responsible for any outstanding balance on my enrollment fee (unless I cancel within 30 days of your acceptance of this Agreement) and any other amounts due. Under certain circumstances, you will refund the enrollment fee. You will do so if: a.) I send you the enrollment fee and you do not accept my enrollment in the Plan; b.) my Bank will not let you draft against my account, I do not give you another bank or account that can be drafted and I then send you a written cancellation notice; or c.) I send you a written notice within 30 days of your acceptance that I want to cancel my enrollment.

14. You have the right to cancel this Agreement (a) for any reason, if you give me 30 days written notice, (b) if I do not promptly make funds available to pay any returned draft and related fees, (c) if two or more of my drafts are returned, or (d) if I do not meet the terms and conditions of this Agreement. I may not assign this Agreement to anyone else. I may request to transfer this Agreement to another loan and I must obtain your consent to any transfer. A transfer fee may apply.

15. If I stop payment on any draft or revoke my Bank's authority to honor a draft, and I do not notify you of such stop payment or revocation in time for you to adjust your records and prevent any Mortgage payments that include such draft amounts, I am responsible for reimbursing you for the amount of such drafts. If I fail to make such reimbursements within 60 days of your request, I will be responsible for all collection costs and legal expenses, including reasonable attorneys' fees.

16. I can stop any payment under the Plan by calling 1-800-955-6060* or writing you, at FNC Insurance Agency, P.O. Box 9448, Gaithersburg, MD 20898-9448, in time for you to receive my request three business days or more before the draft is scheduled. If I call, you may also require me to put my request in writing and get it to you within 14 days after I call. If I order you to stop one of these payments three business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages.

17. If I have an Adjustable Rate Mortgage (ARM), it may provide for interest rate and payment changes based upon several variables. The interest savings and term reduction calculated by the Plan will vary as interest rates and payment amounts change. I may experience more savings if the interest rate goes up and less savings if the interest rate goes down. I understand that the Plan may result in little or no reduction in remaining term length of my ARM.

18. This Agreement represents the complete understanding between you and me. You can change this Agreement by giving me 60 days written notice of the change.

19. This Agreement shall be governed in all respects by the laws of the State of Maryland.

IF YOU ARE AUTHORIZING YOUR PAYMENTS VIA TELEPHONE, PLEASE RETAIN THIS COPY OF YOUR AUTHORIZATION AND NOTE THE FOLLOWING INFORMATION:

Authorization Code: _____ (provided at the end of your call)

Date: _____

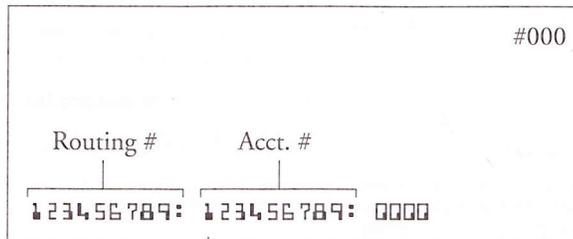
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FNC Insurance Agency

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 * Hours of operation 9:00 a.m. - 7:00 p.m. ET Monday - Friday. Choose your language preference then select option 3. Calls are randomly monitored and recorded to ensure quality service.

Sample Check



The BiWeekly Advantage Plan®

FNC Insurance Agency
 P.O. Box 9448
 Gaithersburg, MD 20898-9448