
Document Title(s)

LOAN MODIFICATION AGREEMENT

Date of Document: 11/16/11

Grantor(s) NAME AND ADDRESS (Last, First, and Middle Initial)

FINZER, KENNETH P AND FINZER, JEANIE

4128 DESTIN DR.

OLIVE BRANCH, MS 38654-8645

Prepared by

Grantee(s) NAME AND ADDRESS (Last, First, and Middle Initial)

CITIMORTGAGE, INC.

1000 TECHNOLOGY DRIVE

O'FALLON, MO 63368

866-272-4749

Reference Number(s) of Documents Released/Assigned/Modified:

Recorded: 9/19/2005 **Instrument No.:** _____ **Book:** 2309 **Page:** 418

Legal Description:

See Exhibit "A" on page Number 7

When Recorded Mail To:

First American Title

Loss Mitigation Title Services-LMTS

P.O. Box 27670

Santa Ana, CA 92799

Attn: LMTS

FAT No.: 6994665

State: MISSISSIPPI

County: DE SOTO _____

When recorded mail to: #:6994665

First American Title 

Loss Mitigation Title Services 1806.10

P.O. Box 27670

Santa Ana, CA 92799

RE: FINZER - MOD REC SVC

2003157743

Loan #

LOAN MODIFICATION AGREEMENT
(PROVIDING FOR FIXED INTEREST RATE/CAPITALIZATION)

This Loan Modification Agreement ("Agreement"), made 11/16/11, between KENNETH P FINZER and JEANIE FINZER ("Borrower") residing at 4128 DESTIN DR OLIVE BRANCH MS, 38654-8645 and CitiMortgage, Inc. ("Lender") having offices at 1000 Technology Drive, O'Fallon MO 63368 and amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") dated 09/15/05 and recorded on 09/19/05, Document number na, Book number 2309, Page 418 in the Official Records of DE SOTO County, Mississippi and (2) the Note bearing the same date as, and secured by the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 4128 DESTIN DR, OLIVE BRANCH MS, 38654-8645, the real property described as being set forth as follows:

(SEE ATTACHED LEGAL DESCRIPTION)

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of 11/16/11, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 173,961.40. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses in the total amount of \$ 13,710.21, have been added to the indebtedness under the terms of the Note and Security Instrument and the loan re-amortized over 360 months. When payments resume on 01/01/12, the New Unpaid Principal Balance will be \$ 187,671.61.

2. The Borrower promises to pay the New Unpaid Principal Balance, plus Interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.000% effective 12/01/11 (the "Interest Change Date"). The Borrower promises to make monthly payments of principal and interest of U.S. \$ 895.97 (which does not include and amounts required for Insurance and/or Taxes) beginning on 01/01/12 and continuing thereafter on the same date of each succeeding month until principal and interest are paid in full.

If on 12/01/41 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay those amounts in full on the Maturity Date. All other terms stated in the Note remain the same.

The Borrower will make such payments at Post Office Box 9481, Gaithersburg, MD 20898-9481, or at such other place as the Lender may require.

3. If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by the Security Instrument. If the Borrower fails to pay these sums prior to the expiration period, the Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on the Borrower.

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4. The Borrower also will comply with all the other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all the payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make the under Security Instrument; however, the following terms and provisions are forever canceled, null, and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and,

(b) all terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, or part of, the Note and Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by and comply with, all of the terms and provisions thereof, as amended by this Agreement.

6. It is mutually agreed that the Security Instrument shall constitute a first lien upon the premise and that neither the obligation evidencing the aforesaid indebtedness nor the Security Instrument shall in any way be prejudiced by this Agreement, but said obligation and Security Instrument and all the covenants and agreements thereof and the rights of the parties thereunder shall remain in full force and effect except as herein expressly modified.

IN WITNESS WHEREOF, the parties have signed, sealed and delivered this agreement on the date above written.

11-22-11 Kenneth P. Finzer
Date Borrower - KENNETH P FINZER

11-22-11 Jeanie Finzer
Date Borrower - JEANIE FINZER

12/15/11 CitiMortgage, Inc.
By: Larry Baumann
Date Lender - Larry Baumann
Vice President



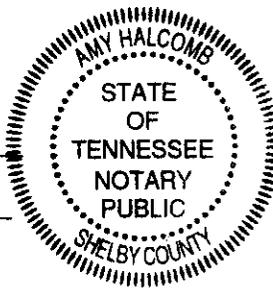
-----[Space Below This Line for Acknowledgments]-----

State of Tennessee)
County of Shelby)SS

On this 22nd day of November, 2011, before me personally appeared Kenneth P Finzer, to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that HE/SHE/HEY executed the same as HIS/HER/THEIR free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Notary Public [Signature]
My Commission Expires: 12/16/2013

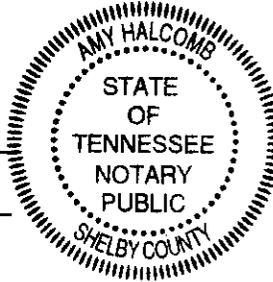


State of Tennessee)
County of Shelby)SS

On this 22nd day of November, 2011, before me personally appeared Jeanie M Finzer to me known or proved to be the person(s) described in and who executed the foregoing instrument, and acknowledged that HE/SHE/HEY executed the same as HIS/HER/THEIR free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the County and State aforesaid, the day and year first above written.

Notary Public [Signature]
My Commission Expires: 12/16/2013



State of Missouri)
County of St Charles)

On 12/15/2011, before me appeared Larry Baumann, to me personally known, being by me duly sworn or affirmed, whose address is 1000 Technology Drive, O'Fallon, MO 63368-2240 did say that he is the Vice President Of Citimortgage, Inc., and that the seal fixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation, by authority of its Board of Directors, and Larry Baumann acknowledged said instrument to be the free act and deed of said corporation, and that such individual made such appearance before the undersigned in the City of O'Fallon, State of Missouri.



Michael J Ronimous
Notary Public

MICHAEL J. RONIMOUS
Notary Public - Notary Seal
State of Missouri
Commissioned for St. Louis County
My Commission Expires: April 17, 2015
Commission Number: 11174293



Prepared By; Loan Modification Team

CitiMortgage, Inc.
1000 Technology Drive
O'Fallon, MO 63368-2240
1-866-272-4749

Specialist:
Carmen Rodriguez

Loan Number:
2003157743

**THIS IS TO CERTIFY THAT THIS DOCUMENT WAS PREPARED BY
CITIMORTGAGE, INC., ON THE PARTIES NAME IN THE
INSTRUMENT.**

A handwritten signature in black ink, appearing to be "Michael Ronimous", written in a cursive style.

**MICHAEL RONIMOUS, DOCUMENT PROCESSING UNIT
CITIMORTGAGE, INC.**

Legal Description Exhibit

Lot 29, Phase 1, College Park Subdivision, situated in Section 11, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 79, Page 30 in the Chancery Clerk's Office of DeSoto County, Mississippi.