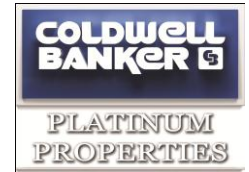




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9/3/2010

To: Citimortgage Hardship Department

Re: Citimortgage Loan # & Citibank 2nd

To Whom It Concerns:

I am a Broker and a nationally certified short sale specialist. I was recently made aware of the hardship of . Their hardship letter is attached in this package. They have had a 40% reduction in income this past year and it is a real hardship on the family.

Fair Market Value for their home (1550 sq ft) is about \$420,000. Two sales of larger models (1650 sq. ft.) sold for \$415,000 at the beginning of the year. Another like their model with hardwood floors and significant upgrades closed at \$475,000 in June of this year. However, it had numerous high end upgrades – see picture and the market has slowed in the last 2 months. \$420,000 is in line with the average price per square foot homes are selling for in the area. I have included this data for your evaluation.

They have a sale date on the 16th of September which we need to get postponed so that I can have time to procure a fair market value offer for the home. I just put the home on the market last night and received one offer almost immediately and we are working hard to get better offers.

Attached are the following items:

- Signed Letter of Authorization
- Workable Solutions Application
- Hardship Letter
- 2 Recent Paystubs
- 2 Recent Bank Statements
- 08-09 W2's
- First 2 Pages of 1040
- Listing Agreement
- Offer
- HUD Proceeds Estimate

Please call me if you have any questions. I can be reached at 949-288-3260.

Sincerely,

Daniel Adelseck
 Daniel Adelseck



Sale

Get maximum exposure and the highest value for your property.



Purchase

Find your dream home. Dan's team of experts will facilitate your transaction and make the process simple and easy.



Investment

Diversify your retirement portfolio through purchases of single units or commercial properties. Receive expert council from Dan's personal experience.



REO Foreclosure

Sell or purchase properties from financial institutions. Get help to manage tough situations including mods and short sales.