

## CitiFinancial First Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 1st MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/01	LTV <=80	\$ 5,997,796,436	\$ 266,119,624	\$ 183,281,136	\$ 158,949,967	4.44%	3.06%	2.65%
	LTV 81-100	\$ 4,773,423,065	\$ 194,174,198	\$ 139,471,090	\$ 121,412,898	4.07%	2.92%	2.54%
	LTV >100	\$ 217,291,781	\$ 27,121,656	\$ 19,017,545	\$ 17,446,498	12.48%	8.75%	8.03%
2005/02	LTV <=80	\$ 5,993,633,166	\$ 255,801,170	\$ 179,587,520	\$ 156,167,828	4.27%	3.00%	2.61%
	LTV 81-100	\$ 4,812,504,855	\$ 186,533,572	\$ 141,175,382	\$ 124,151,485	3.88%	2.93%	2.58%
	LTV >100	\$ 212,912,738	\$ 24,449,138	\$ 18,013,246	\$ 16,027,042	11.48%	8.46%	7.53%
2005/03	LTV <=80	\$ 5,985,557,330	\$ 234,162,647	\$ 167,900,305	\$ 151,869,206	3.91%	2.81%	2.54%
	LTV 81-100	\$ 4,840,815,653	\$ 173,801,725	\$ 132,003,576	\$ 118,947,715	3.59%	2.73%	2.46%
	LTV >100	\$ 210,067,045	\$ 23,570,668	\$ 17,762,424	\$ 16,307,357	11.22%	8.46%	7.76%
2005/04	LTV <=80	\$ 5,967,031,313	\$ 228,147,106	\$ 162,243,323	\$ 146,091,875	3.82%	2.72%	2.45%
	LTV 81-100	\$ 4,857,883,761	\$ 169,592,055	\$ 127,988,367	\$ 115,148,424	3.49%	2.63%	2.37%
	LTV >100	\$ 206,755,658	\$ 23,573,470	\$ 18,249,054	\$ 15,659,220	11.40%	8.83%	7.57%
2005/05	LTV <=80	\$ 5,943,671,636	\$ 232,498,207	\$ 157,351,240	\$ 141,056,506	3.91%	2.65%	2.37%
	LTV 81-100	\$ 4,881,129,185	\$ 170,673,680	\$ 127,050,872	\$ 114,874,746	3.50%	2.60%	2.35%
	LTV >100	\$ 202,474,028	\$ 21,862,763	\$ 16,192,577	\$ 14,649,465	10.80%	8.00%	7.24%
2005/06	LTV <=80	\$ 5,925,476,556	\$ 231,307,882	\$ 157,881,624	\$ 137,417,803	3.90%	2.66%	2.32%
	LTV 81-100	\$ 4,893,866,392	\$ 172,398,362	\$ 128,598,305	\$ 114,721,608	3.52%	2.63%	2.34%
	LTV >100	\$ 197,648,583	\$ 21,265,378	\$ 15,746,579	\$ 14,855,955	10.76%	7.97%	7.52%
2005/07	LTV <=80	\$ 5,923,444,898	\$ 239,213,928	\$ 161,270,214	\$ 141,607,333	4.04%	2.72%	2.39%
	LTV 81-100	\$ 4,917,467,183	\$ 186,300,250	\$ 131,888,569	\$ 116,976,742	3.79%	2.68%	2.38%
	LTV >100	\$ 193,007,141	\$ 22,113,843	\$ 15,979,651	\$ 15,086,061	11.46%	8.28%	7.82%
2005/08	LTV <=80	\$ 5,932,957,861	\$ 242,184,812	\$ 166,369,791	\$ 144,722,218	4.08%	2.80%	2.44%
	LTV 81-100	\$ 4,963,876,493	\$ 187,909,344	\$ 137,651,144	\$ 117,050,264	3.79%	2.77%	2.36%
	LTV >100	\$ 189,145,031	\$ 21,542,575	\$ 15,842,721	\$ 14,171,106	11.39%	8.38%	7.49%
2005/09	LTV <=80	\$ 5,931,412,747	\$ 234,177,298	\$ 166,072,348	\$ 146,179,298	3.95%	2.80%	2.46%
	LTV 81-100	\$ 5,033,459,113	\$ 187,426,482	\$ 140,191,155	\$ 123,313,623	3.72%	2.79%	2.45%
	LTV >100	\$ 185,990,112	\$ 22,688,994	\$ 15,980,723	\$ 14,196,315	12.20%	8.59%	7.63%
2005/10	LTV <=80	\$ 5,942,773,543	\$ 239,429,548	\$ 169,238,355	\$ 150,121,463	4.03%	2.85%	2.53%
	LTV 81-100	\$ 5,093,227,877	\$ 206,091,467	\$ 144,113,202	\$ 126,992,541	4.05%	2.83%	2.49%
	LTV >100	\$ 182,751,562	\$ 22,649,952	\$ 16,607,507	\$ 14,683,474	12.39%	9.09%	8.03%
2005/11	LTV <=80	\$ 5,948,937,147	\$ 238,004,778	\$ 166,670,449	\$ 145,898,397	4.00%	2.80%	2.45%
	LTV 81-100	\$ 5,152,093,174	\$ 213,093,949	\$ 153,738,664	\$ 131,627,764	4.14%	2.98%	2.55%
	LTV >100	\$ 178,401,149	\$ 21,414,440	\$ 15,826,504	\$ 14,052,510	12.00%	8.87%	7.88%

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CFNA 1st MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/12	LTV <=80	\$ 5,927,827,193	\$ 236,098,411	\$ 165,139,683	\$ 146,917,654	3.98%	2.79%	2.48%
	LTV 81-100	\$ 5,175,658,508	\$ 208,441,682	\$ 157,226,862	\$ 137,766,998	4.03%	3.04%	2.66%
	LTV >100	\$ 173,715,490	\$ 21,295,820	\$ 16,024,485	\$ 13,446,469	12.26%	9.22%	7.74%
2006/01	LTV <=80	\$ 5,936,971,250	\$ 237,900,865	\$ 167,380,582	\$ 149,312,302	4.01%	2.82%	2.51%
	LTV 81-100	\$ 5,242,753,737	\$ 209,438,451	\$ 156,343,328	\$ 140,847,118	3.99%	2.98%	2.69%
	LTV >100	\$ 172,541,303	\$ 21,381,525	\$ 15,752,846	\$ 14,171,793	12.39%	9.13%	8.21%
2006/02	LTV <=80	\$ 5,939,012,192	\$ 227,592,744	\$ 163,887,536	\$ 146,616,814	3.83%	2.76%	2.47%
	LTV 81-100	\$ 5,308,253,154	\$ 204,091,137	\$ 155,161,943	\$ 140,555,359	3.84%	2.92%	2.65%
	LTV >100	\$ 171,484,787	\$ 20,748,765	\$ 15,709,423	\$ 14,393,019	12.10%	9.16%	8.39%
2006/03	LTV <=80	\$ 5,938,006,118	\$ 208,659,243	\$ 153,727,747	\$ 141,298,383	3.51%	2.59%	2.38%
	LTV 81-100	\$ 5,347,559,388	\$ 189,635,550	\$ 148,286,080	\$ 137,179,180	3.55%	2.77%	2.57%
	LTV >100	\$ 170,213,593	\$ 20,048,896	\$ 15,921,774	\$ 14,459,077	11.78%	9.35%	8.49%
2006/04	LTV <=80	\$ 5,936,782,562	\$ 216,803,460	\$ 150,704,913	\$ 135,597,540	3.65%	2.54%	2.28%
	LTV 81-100	\$ 5,392,348,800	\$ 194,163,116	\$ 145,126,363	\$ 132,716,343	3.60%	2.69%	2.46%
	LTV >100	\$ 167,679,945	\$ 20,097,588	\$ 15,972,714	\$ 14,824,019	11.99%	9.53%	8.84%
2006/05	LTV <=80	\$ 5,937,358,511	\$ 208,811,893	\$ 150,435,302	\$ 133,749,929	3.52%	2.53%	2.25%
	LTV 81-100	\$ 5,448,118,838	\$ 188,649,061	\$ 142,299,136	\$ 125,761,734	3.46%	2.61%	2.31%
	LTV >100	\$ 164,725,891	\$ 19,143,329	\$ 15,442,541	\$ 14,036,668	11.62%	9.37%	8.52%
2006/06	LTV <=80	\$ 5,936,419,238	\$ 205,150,351	\$ 145,091,921	\$ 131,086,584	3.46%	2.44%	2.21%
	LTV 81-100	\$ 5,493,190,275	\$ 190,805,520	\$ 142,349,628	\$ 128,316,371	3.47%	2.59%	2.34%
	LTV >100	\$ 160,856,942	\$ 17,655,361	\$ 13,584,808	\$ 12,459,539	10.98%	8.45%	7.75%
2006/07	LTV <=80	\$ 5,933,577,454	\$ 211,653,391	\$ 145,188,071	\$ 129,009,703	3.57%	2.45%	2.17%
	LTV 81-100	\$ 5,536,925,850	\$ 196,572,146	\$ 144,110,397	\$ 125,170,945	3.55%	2.60%	2.26%
	LTV >100	\$ 156,964,958	\$ 18,437,370	\$ 13,423,907	\$ 12,117,816	11.75%	8.55%	7.72%
2006/08	LTV <=80	\$ 5,939,323,258	\$ 214,425,814	\$ 144,160,538	\$ 126,305,397	3.61%	2.43%	2.13%
	LTV 81-100	\$ 5,597,675,696	\$ 205,548,803	\$ 145,518,981	\$ 125,971,502	3.67%	2.60%	2.25%
	LTV >100	\$ 155,896,102	\$ 18,905,834	\$ 14,094,260	\$ 12,607,494	12.13%	9.04%	8.09%
2006/09	LTV <=80	\$ 5,941,028,761	\$ 212,055,365	\$ 144,681,113	\$ 125,468,363	3.57%	2.44%	2.11%
	LTV 81-100	\$ 5,647,521,802	\$ 209,444,327	\$ 150,023,158	\$ 126,535,125	3.71%	2.66%	2.24%
	LTV >100	\$ 154,044,206	\$ 18,280,181	\$ 13,703,265	\$ 12,192,839	11.87%	8.90%	7.92%
2006/10	LTV <=80	\$ 5,944,937,562	\$ 211,996,522	\$ 142,808,780	\$ 124,811,468	3.57%	2.40%	2.10%
	LTV 81-100	\$ 5,706,886,474	\$ 214,133,339	\$ 153,269,346	\$ 133,831,694	3.75%	2.69%	2.35%
	LTV >100	\$ 152,645,668	\$ 17,194,153	\$ 12,821,903	\$ 11,702,936	11.26%	8.40%	7.67%

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CFNA 1st MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2006/11	LTV <=80	\$ 5,953,096,707	\$ 210,188,113	\$ 146,252,822	\$ 126,022,325	3.53%	2.46%	2.12%
	LTV 81-100	\$ 5,791,112,226	\$ 215,127,163	\$ 157,277,895	\$ 136,195,171	3.71%	2.72%	2.35%
	LTV >100	\$ 151,769,739	\$ 16,168,696	\$ 12,477,741	\$ 11,354,962	10.65%	8.22%	7.48%
2006/12	LTV <=80	\$ 5,939,295,114	\$ 211,888,064	\$ 145,770,571	\$ 126,887,058	3.57%	2.45%	2.14%
	LTV 81-100	\$ 5,818,969,124	\$ 223,581,941	\$ 162,856,559	\$ 138,779,140	3.84%	2.80%	2.38%
	LTV >100	\$ 150,901,997	\$ 15,821,284	\$ 12,102,879	\$ 10,915,079	10.48%	8.02%	7.23%
2007/01	LTV <=80	\$ 5,962,388,592	\$ 202,620,761	\$ 145,359,947	\$ 128,976,389	3.40%	2.44%	2.16%
	LTV 81-100	\$ 5,951,103,602	\$ 220,004,480	\$ 166,770,150	\$ 147,259,210	3.70%	2.80%	2.47%
	LTV >100	\$ 151,749,023	\$ 14,242,637	\$ 10,807,389	\$ 9,860,763	9.39%	7.12%	6.50%
2007/02	LTV <=80	\$ 5,987,958,775	\$ 190,382,650	\$ 139,320,202	\$ 123,495,516	3.18%	2.33%	2.06%
	LTV 81-100	\$ 6,082,360,328	\$ 217,310,704	\$ 167,979,213	\$ 147,896,550	3.57%	2.76%	2.43%
	LTV >100	\$ 151,983,741	\$ 13,921,849	\$ 10,360,925	\$ 9,210,640	9.16%	6.82%	6.06%
2007/03	LTV <=80	\$ 6,010,022,152	\$ 176,968,378	\$ 127,546,487	\$ 116,219,683	2.94%	2.12%	1.93%
	LTV 81-100	\$ 6,204,240,604	\$ 208,499,057	\$ 163,874,441	\$ 143,372,952	3.36%	2.64%	2.31%
	LTV >100	\$ 152,332,106	\$ 13,044,498	\$ 9,998,723	\$ 8,888,234	8.56%	6.56%	5.83%
2007/04	LTV <=80	\$ 6,029,171,208	\$ 181,883,045	\$ 126,244,658	\$ 110,051,593	3.02%	2.09%	1.83%
	LTV 81-100	\$ 6,292,820,395	\$ 225,657,501	\$ 167,588,018	\$ 145,884,267	3.59%	2.66%	2.32%
	LTV >100	\$ 150,610,677	\$ 12,617,768	\$ 8,683,317	\$ 7,954,907	8.38%	5.77%	5.28%
2007/05	LTV <=80	\$ 6,056,363,875	\$ 179,732,590	\$ 121,859,017	\$ 107,424,434	2.97%	2.01%	1.77%
	LTV 81-100	\$ 6,417,091,484	\$ 231,303,512	\$ 171,491,596	\$ 148,545,234	3.60%	2.67%	2.31%
	LTV >100	\$ 148,976,662	\$ 12,409,763	\$ 8,720,547	\$ 7,648,906	8.33%	5.85%	5.13%
2007/06	LTV <=80	\$ 6,069,801,642	\$ 181,908,789	\$ 123,283,000	\$ 104,797,703	3.00%	2.03%	1.73%
	LTV 81-100	\$ 6,490,198,355	\$ 247,538,361	\$ 181,694,042	\$ 150,753,228	3.81%	2.80%	2.32%
	LTV >100	\$ 147,112,742	\$ 13,329,254	\$ 8,926,971	\$ 7,972,511	9.06%	6.07%	5.42%
2007/07	LTV <=80	\$ 6,112,951,762	\$ 187,086,706	\$ 123,698,396	\$ 106,288,966	3.06%	2.02%	1.74%
	LTV 81-100	\$ 6,631,609,178	\$ 260,558,499	\$ 190,313,645	\$ 160,225,519	3.93%	2.87%	2.42%
	LTV >100	\$ 145,354,328	\$ 12,986,832	\$ 8,700,673	\$ 8,111,160	8.93%	5.99%	5.58%
2007/08	LTV <=80	\$ 6,159,050,353	\$ 186,704,066	\$ 128,093,119	\$ 108,320,634	3.03%	2.08%	1.76%
	LTV 81-100	\$ 6,752,847,150	\$ 271,389,126	\$ 206,185,894	\$ 171,659,839	4.02%	3.05%	2.54%
	LTV >100	\$ 143,486,054	\$ 12,219,419	\$ 8,443,086	\$ 7,440,793	8.52%	5.88%	5.19%
2007/09	LTV <=80	\$ 6,195,438,656	\$ 198,859,985	\$ 131,972,929	\$ 111,045,534	3.21%	2.13%	1.79%
	LTV 81-100	\$ 6,848,350,818	\$ 297,760,989	\$ 225,037,663	\$ 187,968,834	4.35%	3.29%	2.74%
	LTV >100	\$ 141,970,710	\$ 12,306,038	\$ 9,043,848	\$ 7,770,823	8.67%	6.37%	5.47%

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CFNA 1st MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2007/10	LTV <=80	\$ 6,246,066,445	\$ 196,878,543	\$ 127,524,310	\$ 107,185,600	3.15%	2.04%	1.72%
	LTV 81-100	\$ 6,940,316,943	\$ 298,166,757	\$ 228,694,383	\$ 194,261,826	4.30%	3.30%	2.80%
	LTV >100	\$ 139,827,235	\$ 11,543,699	\$ 8,004,793	\$ 7,033,131	8.26%	5.72%	5.03%
2007/11	LTV <=80	\$ 6,297,857,265	\$ 201,507,283	\$ 128,389,194	\$ 104,642,593	3.20%	2.04%	1.66%
	LTV 81-100	\$ 7,029,719,565	\$ 314,918,376	\$ 235,450,760	\$ 199,913,755	4.48%	3.35%	2.84%
	LTV >100	\$ 138,907,136	\$ 11,395,867	\$ 7,616,587	\$ 6,499,933	8.20%	5.48%	4.68%
2007/12	LTV <=80	\$ 6,311,248,177	\$ 213,900,433	\$ 136,606,001	\$ 111,649,233	3.39%	2.16%	1.77%
	LTV 81-100	\$ 7,057,303,059	\$ 341,374,239	\$ 252,147,546	\$ 212,142,317	4.84%	3.57%	3.01%
	LTV >100	\$ 138,128,627	\$ 12,373,845	\$ 8,800,977	\$ 7,265,078	8.96%	6.37%	5.26%
2008/01	LTV <=80	\$ 6,360,159,115	\$ 201,069,316	\$ 139,690,407	\$ 114,712,344	3.16%	2.20%	1.80%
	LTV 81-100	\$ 7,152,406,834	\$ 340,330,328	\$ 269,322,293	\$ 224,260,379	4.76%	3.77%	3.14%
	LTV >100	\$ 137,519,262	\$ 12,101,835	\$ 8,225,131	\$ 7,345,605	8.80%	5.98%	5.34%
2008/02	LTV <=80	\$ 6,403,752,665	\$ 199,324,398	\$ 138,383,347	\$ 116,873,306	3.11%	2.16%	1.83%
	LTV 81-100	\$ 7,221,491,613	\$ 338,574,858	\$ 268,286,112	\$ 234,632,328	4.69%	3.72%	3.25%
	LTV >100	\$ 136,687,556	\$ 12,205,189	\$ 7,908,357	\$ 7,089,924	8.93%	5.79%	5.19%
2008/03	LTV <=80	\$ 6,434,439,269	\$ 200,591,747	\$ 137,675,825	\$ 113,997,093	3.12%	2.14%	1.77%
	LTV 81-100	\$ 7,284,746,616	\$ 354,607,395	\$ 279,053,972	\$ 237,049,438	4.87%	3.83%	3.25%
	LTV >100	\$ 135,827,017	\$ 11,626,521	\$ 8,066,691	\$ 6,632,439	8.56%	5.94%	4.88%
2008/04	LTV <=80	\$ 6,472,776,223	\$ 204,725,377	\$ 137,559,200	\$ 114,698,862	3.16%	2.13%	1.77%
	LTV 81-100	\$ 7,345,784,556	\$ 364,482,995	\$ 284,148,870	\$ 244,328,102	4.96%	3.87%	3.33%
	LTV >100	\$ 134,856,334	\$ 12,152,850	\$ 8,007,642	\$ 6,666,640	9.01%	5.94%	4.94%
2008/05	LTV <=80	\$ 6,496,313,566	\$ 205,553,970	\$ 138,584,207	\$ 112,684,170	3.16%	2.13%	1.73%
	LTV 81-100	\$ 7,403,548,277	\$ 368,933,136	\$ 290,263,163	\$ 248,022,951	4.98%	3.92%	3.35%
	LTV >100	\$ 134,513,699	\$ 12,167,806	\$ 8,872,207	\$ 7,016,005	9.05%	6.60%	5.22%
2008/06	LTV <=80	\$ 6,524,705,202	\$ 208,938,883	\$ 142,749,997	\$ 117,759,855	3.20%	2.19%	1.80%
	LTV 81-100	\$ 7,454,158,012	\$ 387,693,931	\$ 302,192,233	\$ 257,722,539	5.20%	4.05%	3.46%
	LTV >100	\$ 133,804,769	\$ 11,846,625	\$ 7,976,051	\$ 6,913,099	8.85%	5.96%	5.17%
2008/07	LTV <=80	\$ 6,550,975,250	\$ 213,360,530	\$ 142,448,245	\$ 117,798,258	3.26%	2.17%	1.80%
	LTV 81-100	\$ 7,501,188,987	\$ 409,358,178	\$ 304,676,712	\$ 259,383,743	5.46%	4.06%	3.46%
	LTV >100	\$ 132,630,686	\$ 13,115,723	\$ 7,939,354	\$ 6,319,398	9.89%	5.99%	4.76%
2008/08	LTV <=80	\$ 6,585,943,546	\$ 217,366,421	\$ 146,851,738	\$ 117,891,243	3.30%	2.23%	1.79%
	LTV 81-100	\$ 7,561,081,701	\$ 415,940,775	\$ 323,746,902	\$ 265,633,927	5.50%	4.28%	3.51%
	LTV >100	\$ 132,126,082	\$ 13,473,073	\$ 9,228,180	\$ 6,807,281	10.20%	6.98%	5.15%

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CFNA 1st MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2008/09	LTV <=80	\$ 6,611,558,574	\$ 233,616,819	\$ 152,664,890	\$ 122,767,179	3.53%	2.31%	1.86%
	LTV 81-100	\$ 7,578,238,855	\$ 448,518,687	\$ 338,607,906	\$ 285,205,073	5.92%	4.47%	3.76%
	LTV >100	\$ 130,832,465	\$ 14,099,692	\$ 9,592,125	\$ 7,494,637	10.78%	7.33%	5.73%
2008/10	LTV <=80	\$ 6,615,836,844	\$ 236,584,634	\$ 159,420,047	\$ 126,898,399	3.58%	2.41%	1.92%
	LTV 81-100	\$ 7,545,376,448	\$ 459,896,169	\$ 355,290,423	\$ 293,518,565	6.10%	4.71%	3.89%
	LTV >100	\$ 129,833,728	\$ 13,229,040	\$ 9,084,310	\$ 7,563,536	10.19%	7.00%	5.83%
2008/11	LTV <=80	\$ 6,605,917,355	\$ 260,832,293	\$ 173,384,324	\$ 133,305,364	3.95%	2.62%	2.02%
	LTV 81-100	\$ 7,505,214,899	\$ 496,988,116	\$ 381,451,803	\$ 315,387,352	6.62%	5.08%	4.20%
	LTV >100	\$ 129,276,716	\$ 13,643,225	\$ 9,553,134	\$ 7,737,398	10.55%	7.39%	5.99%
2008/12	LTV <=80	\$ 6,580,398,307	\$ 263,367,250	\$ 180,962,094	\$ 144,758,116	4.00%	2.75%	2.20%
	LTV 81-100	\$ 7,457,611,197	\$ 517,547,954	\$ 403,967,291	\$ 335,180,340	6.94%	5.42%	4.49%
	LTV >100	\$ 128,526,902	\$ 13,685,578	\$ 9,437,238	\$ 7,607,327	10.65%	7.34%	5.92%
2009/01	LTV <=80	\$ 6,551,984,129	\$ 265,275,727	\$ 189,324,276	\$ 151,886,827	4.05%	2.89%	2.32%
	LTV 81-100	\$ 7,417,330,383	\$ 527,168,840	\$ 415,260,359	\$ 353,250,468	7.11%	5.60%	4.76%
	LTV >100	\$ 127,958,321	\$ 14,463,072	\$ 9,907,158	\$ 8,260,045	11.30%	7.74%	6.46%
2009/02	LTV <=80	\$ 6,529,423,302	\$ 265,887,461	\$ 192,185,057	\$ 158,381,401	4.07%	2.94%	2.43%
	LTV 81-100	\$ 7,384,424,720	\$ 519,371,832	\$ 426,977,906	\$ 363,561,278	7.03%	5.78%	4.92%
	LTV >100	\$ 127,423,067	\$ 14,572,420	\$ 10,364,805	\$ 8,911,635	11.44%	8.13%	6.99%
2009/03	LTV <=80	\$ 6,507,050,987	\$ 274,192,594	\$ 198,946,546	\$ 162,826,804	4.21%	3.06%	2.50%
	LTV 81-100	\$ 7,351,512,693	\$ 519,109,950	\$ 430,571,715	\$ 380,560,086	7.06%	5.86%	5.18%
	LTV >100	\$ 126,691,389	\$ 14,460,005	\$ 10,746,358	\$ 9,069,131	11.41%	8.48%	7.16%
2009/04	LTV <=80	\$ 6,489,384,048	\$ 286,297,295	\$ 205,494,717	\$ 173,238,818	4.41%	3.17%	2.67%
	LTV 81-100	\$ 7,324,238,445	\$ 542,101,778	\$ 438,098,907	\$ 386,601,686	7.40%	5.98%	5.28%
	LTV >100	\$ 125,948,718	\$ 15,419,448	\$ 10,765,509	\$ 9,399,912	12.24%	8.55%	7.46%
2009/05	LTV <=80	\$ 6,475,000,868	\$ 307,505,042	\$ 219,816,819	\$ 182,988,688	4.75%	3.39%	2.83%
	LTV 81-100	\$ 7,303,069,533	\$ 575,591,754	\$ 460,474,988	\$ 401,474,186	7.88%	6.31%	5.50%
	LTV >100	\$ 125,026,422	\$ 16,656,726	\$ 11,039,748	\$ 9,285,555	13.32%	8.83%	7.43%
2009/06	LTV <=80	\$ 6,466,595,721	\$ 320,060,382	\$ 231,520,842	\$ 193,395,365	4.95%	3.58%	2.99%
	LTV 81-100	\$ 7,272,822,439	\$ 588,985,534	\$ 476,024,590	\$ 417,160,479	8.10%	6.55%	5.74%
	LTV >100	\$ 124,377,971	\$ 15,804,908	\$ 11,674,311	\$ 9,793,001	12.71%	9.39%	7.87%
2009/07	LTV <=80	\$ 6,447,278,459	\$ 326,337,589	\$ 245,511,197	\$ 205,361,894	5.06%	3.81%	3.19%
	LTV 81-100	\$ 7,236,035,005	\$ 594,087,896	\$ 489,731,186	\$ 431,201,602	8.21%	6.77%	5.96%
	LTV >100	\$ 123,436,908	\$ 16,201,906	\$ 12,153,279	\$ 10,118,920	13.13%	9.85%	8.20%

## CitiFinancial First Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 1st MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2009/08	LTV <=80	\$ 6,429,293,615	\$ 337,761,647	\$ 253,789,327	\$ 217,701,882	5.25%	3.95%	3.39%
	LTV 81-100	\$ 7,192,280,179	\$ 616,191,148	\$ 500,274,723	\$ 445,639,904	8.57%	6.96%	6.20%
	LTV >100	\$ 122,558,904	\$ 16,900,882	\$ 12,706,383	\$ 10,508,225	13.79%	10.37%	8.57%
2009/09	LTV <=80	\$ 6,400,567,742	\$ 356,787,900	\$ 262,203,544	\$ 226,444,713	5.57%	4.10%	3.54%
	LTV 81-100	\$ 7,149,206,762	\$ 637,589,887	\$ 515,883,937	\$ 455,970,810	8.92%	7.22%	6.38%
	LTV >100	\$ 121,799,732	\$ 17,230,330	\$ 13,028,572	\$ 10,810,914	14.15%	10.70%	8.88%
2009/10	LTV <=80	\$ 6,366,016,201	\$ 372,669,976	\$ 275,276,275	\$ 231,526,836	5.85%	4.32%	3.64%
	LTV 81-100	\$ 7,104,396,203	\$ 661,478,205	\$ 523,983,501	\$ 462,078,469	9.31%	7.38%	6.50%
	LTV >100	\$ 121,148,656	\$ 17,720,058	\$ 13,096,349	\$ 11,416,137	14.63%	10.81%	9.42%
2009/11	LTV <=80	\$ 6,328,562,318	\$ 391,850,553	\$ 285,400,336	\$ 241,464,832	6.19%	4.51%	3.82%
	LTV 81-100	\$ 7,064,586,299	\$ 694,497,993	\$ 546,171,577	\$ 474,944,422	9.83%	7.73%	6.72%
	LTV >100	\$ 120,041,973	\$ 18,514,809	\$ 13,007,294	\$ 10,966,458	15.42%	10.84%	9.14%
2009/12	LTV <=80	\$ 6,288,585,770	\$ 401,145,990	\$ 297,227,144	\$ 251,578,960	6.38%	4.73%	4.00%
	LTV 81-100	\$ 7,016,265,900	\$ 703,628,116	\$ 562,651,812	\$ 489,086,858	10.03%	8.02%	6.97%
	LTV >100	\$ 118,942,866	\$ 18,598,253	\$ 12,878,792	\$ 11,010,614	15.64%	10.83%	9.26%

## CitiFinacial Second Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 2nd MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/01	LTV <=80	\$ 1,171,255,205	\$ 49,727,076	\$ 31,088,604	\$ 24,294,080	4.25%	2.65%	2.07%
	LTV 81-100	\$ 740,393,970	\$ 16,226,661	\$ 10,971,931	\$ 8,451,097	2.19%	1.48%	1.14%
	LTV >100	\$ 21,403,859	\$ 2,169,282	\$ 1,454,712	\$ 1,237,157	10.14%	6.80%	5.78%
2005/02	LTV <=80	\$ 1,160,381,253	\$ 48,212,998	\$ 30,160,740	\$ 23,382,153	4.15%	2.60%	2.02%
	LTV 81-100	\$ 763,886,182	\$ 15,200,253	\$ 10,477,909	\$ 8,107,879	1.99%	1.37%	1.06%
	LTV >100	\$ 21,043,095	\$ 2,242,412	\$ 1,704,044	\$ 1,333,119	10.66%	8.10%	6.34%
2005/03	LTV <=80	\$ 1,154,267,862	\$ 43,400,343	\$ 27,925,587	\$ 22,372,583	3.76%	2.42%	1.94%
	LTV 81-100	\$ 785,839,563	\$ 14,809,227	\$ 9,668,864	\$ 7,473,512	1.88%	1.23%	0.95%
	LTV >100	\$ 20,931,086	\$ 1,590,382	\$ 1,245,845	\$ 974,220	7.60%	5.95%	4.65%
2005/04	LTV <=80	\$ 1,152,523,015	\$ 42,998,077	\$ 27,249,325	\$ 22,247,564	3.73%	2.36%	1.93%
	LTV 81-100	\$ 810,675,588	\$ 15,759,487	\$ 10,172,227	\$ 7,913,188	1.94%	1.25%	0.98%
	LTV >100	\$ 20,566,802	\$ 1,526,908	\$ 1,111,751	\$ 938,418	7.42%	5.41%	4.56%
2005/05	LTV <=80	\$ 1,145,877,077	\$ 40,967,300	\$ 26,805,270	\$ 21,910,461	3.58%	2.34%	1.91%
	LTV 81-100	\$ 833,264,645	\$ 16,813,256	\$ 10,635,802	\$ 8,218,896	2.02%	1.28%	0.99%
	LTV >100	\$ 20,466,002	\$ 2,214,502	\$ 1,105,574	\$ 945,939	10.82%	5.40%	4.62%
2005/06	LTV <=80	\$ 1,137,954,862	\$ 40,126,167	\$ 25,082,950	\$ 20,450,997	3.53%	2.20%	1.80%
	LTV 81-100	\$ 854,156,260	\$ 16,921,958	\$ 11,034,653	\$ 8,547,957	1.98%	1.29%	1.00%
	LTV >100	\$ 20,140,889	\$ 2,094,479	\$ 1,491,721	\$ 1,237,879	10.40%	7.41%	6.15%
2005/07	LTV <=80	\$ 1,137,634,087	\$ 42,700,545	\$ 25,975,679	\$ 20,510,904	3.75%	2.28%	1.80%
	LTV 81-100	\$ 869,108,006	\$ 18,117,458	\$ 10,892,507	\$ 8,810,209	2.08%	1.25%	1.01%
	LTV >100	\$ 20,216,851	\$ 1,919,038	\$ 1,306,729	\$ 1,068,638	9.49%	6.46%	5.29%
2005/08	LTV <=80	\$ 1,140,109,892	\$ 40,840,170	\$ 25,529,712	\$ 19,737,225	3.58%	2.24%	1.73%
	LTV 81-100	\$ 893,150,326	\$ 17,760,158	\$ 11,163,393	\$ 8,457,134	1.99%	1.25%	0.95%
	LTV >100	\$ 19,918,939	\$ 1,888,515	\$ 1,236,621	\$ 948,654	9.48%	6.21%	4.76%
2005/09	LTV <=80	\$ 1,144,482,813	\$ 41,258,235	\$ 26,147,369	\$ 20,997,364	3.60%	2.28%	1.83%
	LTV 81-100	\$ 912,496,350	\$ 18,946,783	\$ 11,614,637	\$ 8,421,421	2.08%	1.27%	0.92%
	LTV >100	\$ 19,923,607	\$ 2,068,513	\$ 1,456,197	\$ 1,217,092	10.38%	7.31%	6.11%
2005/10	LTV <=80	\$ 1,146,928,554	\$ 41,069,599	\$ 25,906,133	\$ 20,528,274	3.58%	2.26%	1.79%
	LTV 81-100	\$ 933,058,914	\$ 21,077,349	\$ 12,892,964	\$ 9,507,202	2.26%	1.38%	1.02%
	LTV >100	\$ 19,209,811	\$ 1,845,806	\$ 1,123,540	\$ 968,509	9.61%	5.85%	5.04%
2005/11	LTV <=80	\$ 1,150,769,243	\$ 40,513,000	\$ 25,778,433	\$ 20,231,657	3.52%	2.24%	1.76%
	LTV 81-100	\$ 956,911,687	\$ 20,645,321	\$ 12,655,491	\$ 9,075,257	2.16%	1.32%	0.95%
	LTV >100	\$ 18,972,686	\$ 1,764,529	\$ 1,282,032	\$ 915,530	9.30%	6.76%	4.83%

## CitiFinacial Second Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 2nd MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2005/12	LTV <=80	\$ 1,155,980,080	\$ 41,292,526	\$ 26,321,840	\$ 21,230,258	3.57%	2.28%	1.84%
	LTV 81-100	\$ 973,235,728	\$ 20,759,734	\$ 13,878,786	\$ 10,544,549	2.13%	1.43%	1.08%
	LTV >100	\$ 18,627,904	\$ 1,828,250	\$ 1,284,958	\$ 1,004,105	9.81%	6.90%	5.39%
2006/01	LTV <=80	\$ 1,160,545,390	\$ 40,288,784	\$ 25,504,412	\$ 20,950,471	3.47%	2.20%	1.81%
	LTV 81-100	\$ 1,000,045,576	\$ 21,234,892	\$ 13,505,287	\$ 10,810,460	2.12%	1.35%	1.08%
	LTV >100	\$ 18,623,239	\$ 1,767,114	\$ 1,258,974	\$ 1,136,377	9.49%	6.76%	6.10%
2006/02	LTV <=80	\$ 1,165,144,807	\$ 38,223,553	\$ 24,524,250	\$ 20,246,894	3.28%	2.10%	1.74%
	LTV 81-100	\$ 1,028,955,963	\$ 20,675,953	\$ 13,872,760	\$ 10,950,252	2.01%	1.35%	1.06%
	LTV >100	\$ 18,319,541	\$ 1,601,295	\$ 1,255,397	\$ 995,792	8.74%	6.85%	5.44%
2006/03	LTV <=80	\$ 1,170,269,416	\$ 34,907,559	\$ 22,766,077	\$ 18,534,190	2.98%	1.95%	1.58%
	LTV 81-100	\$ 1,062,765,434	\$ 18,669,798	\$ 12,683,867	\$ 10,602,673	1.76%	1.19%	1.00%
	LTV >100	\$ 17,827,491	\$ 1,501,446	\$ 1,021,110	\$ 851,174	8.42%	5.73%	4.77%
2006/04	LTV <=80	\$ 1,183,153,793	\$ 37,011,509	\$ 22,967,456	\$ 18,831,191	3.13%	1.94%	1.59%
	LTV 81-100	\$ 1,092,317,241	\$ 20,124,733	\$ 12,576,150	\$ 9,657,552	1.84%	1.15%	0.88%
	LTV >100	\$ 17,853,643	\$ 1,323,753	\$ 947,121	\$ 772,922	7.41%	5.30%	4.33%
2006/05	LTV <=80	\$ 1,193,312,039	\$ 36,091,611	\$ 22,328,364	\$ 18,185,188	3.02%	1.87%	1.52%
	LTV 81-100	\$ 1,126,045,514	\$ 20,539,797	\$ 12,695,450	\$ 9,924,363	1.82%	1.13%	0.88%
	LTV >100	\$ 18,158,771	\$ 1,235,830	\$ 867,783	\$ 773,264	6.81%	4.78%	4.26%
2006/06	LTV <=80	\$ 1,200,724,821	\$ 33,978,160	\$ 20,782,026	\$ 16,736,923	2.83%	1.73%	1.39%
	LTV 81-100	\$ 1,160,814,322	\$ 21,645,126	\$ 14,097,759	\$ 10,965,567	1.86%	1.21%	0.94%
	LTV >100	\$ 18,002,316	\$ 1,382,714	\$ 848,672	\$ 701,590	7.68%	4.71%	3.90%
2006/07	LTV <=80	\$ 1,209,303,182	\$ 35,484,786	\$ 22,182,359	\$ 17,443,164	2.93%	1.83%	1.44%
	LTV 81-100	\$ 1,193,297,759	\$ 23,161,001	\$ 14,131,110	\$ 11,130,595	1.94%	1.18%	0.93%
	LTV >100	\$ 17,964,899	\$ 1,413,096	\$ 802,019	\$ 610,017	7.87%	4.46%	3.40%
2006/08	LTV <=80	\$ 1,219,031,296	\$ 35,201,765	\$ 21,649,976	\$ 17,189,060	2.89%	1.78%	1.41%
	LTV 81-100	\$ 1,229,303,102	\$ 23,718,267	\$ 15,369,047	\$ 11,294,528	1.93%	1.25%	0.92%
	LTV >100	\$ 18,065,426	\$ 1,320,154	\$ 837,657	\$ 735,580	7.31%	4.64%	4.07%
2006/09	LTV <=80	\$ 1,226,494,302	\$ 35,907,967	\$ 21,583,671	\$ 17,009,545	2.93%	1.76%	1.39%
	LTV 81-100	\$ 1,258,890,829	\$ 26,641,796	\$ 16,262,283	\$ 12,394,524	2.12%	1.29%	0.98%
	LTV >100	\$ 18,232,839	\$ 1,180,499	\$ 869,443	\$ 741,631	6.47%	4.77%	4.07%
2006/10	LTV <=80	\$ 1,230,042,661	\$ 36,045,782	\$ 21,141,933	\$ 17,128,944	2.93%	1.72%	1.39%
	LTV 81-100	\$ 1,288,879,080	\$ 27,930,727	\$ 17,860,875	\$ 13,682,158	2.17%	1.39%	1.06%
	LTV >100	\$ 18,317,480	\$ 1,191,518	\$ 660,724	\$ 526,652	6.50%	3.61%	2.88%



## CitiFinancial Second Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 2nd MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2006/11	LTV <=80	\$ 1,232,059,825	\$ 35,741,222	\$ 21,885,712	\$ 17,090,388	2.90%	1.78%	1.39%
	LTV 81-100	\$ 1,316,999,061	\$ 31,968,742	\$ 20,281,540	\$ 15,876,817	2.43%	1.54%	1.21%
	LTV >100	\$ 18,343,450	\$ 887,692	\$ 436,824	\$ 347,817	4.84%	2.38%	1.90%
2006/12	LTV <=80	\$ 1,229,123,539	\$ 36,512,556	\$ 22,144,095	\$ 17,353,590	2.97%	1.80%	1.41%
	LTV 81-100	\$ 1,332,289,666	\$ 32,936,822	\$ 22,087,135	\$ 16,176,470	2.47%	1.66%	1.21%
	LTV >100	\$ 18,305,122	\$ 984,160	\$ 563,445	\$ 358,771	5.38%	3.08%	1.96%
2007/01	LTV <=80	\$ 1,231,174,382	\$ 37,330,292	\$ 23,674,632	\$ 18,355,750	3.03%	1.92%	1.49%
	LTV 81-100	\$ 1,368,404,004	\$ 35,347,063	\$ 24,484,652	\$ 19,210,489	2.58%	1.79%	1.40%
	LTV >100	\$ 18,670,435	\$ 1,108,222	\$ 583,694	\$ 483,113	5.94%	3.13%	2.59%
2007/02	LTV <=80	\$ 1,229,047,714	\$ 34,286,318	\$ 21,417,812	\$ 16,900,626	2.79%	1.74%	1.38%
	LTV 81-100	\$ 1,398,340,665	\$ 34,238,718	\$ 23,811,215	\$ 19,648,846	2.45%	1.70%	1.41%
	LTV >100	\$ 19,037,782	\$ 990,447	\$ 571,647	\$ 376,176	5.20%	3.00%	1.98%
2007/03	LTV <=80	\$ 1,228,147,172	\$ 30,896,439	\$ 20,338,463	\$ 16,496,634	2.52%	1.66%	1.34%
	LTV 81-100	\$ 1,432,414,071	\$ 33,461,269	\$ 23,794,798	\$ 18,757,912	2.34%	1.66%	1.31%
	LTV >100	\$ 19,497,057	\$ 974,045	\$ 581,707	\$ 452,832	5.00%	2.98%	2.32%
2007/04	LTV <=80	\$ 1,230,664,104	\$ 35,061,082	\$ 20,176,266	\$ 16,692,681	2.85%	1.64%	1.36%
	LTV 81-100	\$ 1,467,521,095	\$ 38,764,037	\$ 25,732,302	\$ 20,148,925	2.64%	1.75%	1.37%
	LTV >100	\$ 19,410,487	\$ 1,022,630	\$ 529,198	\$ 445,520	5.27%	2.73%	2.30%
2007/05	LTV <=80	\$ 1,235,983,587	\$ 33,136,453	\$ 21,238,069	\$ 16,313,496	2.68%	1.72%	1.32%
	LTV 81-100	\$ 1,507,313,158	\$ 40,854,700	\$ 27,728,675	\$ 21,697,106	2.71%	1.84%	1.44%
	LTV >100	\$ 19,536,015	\$ 1,227,594	\$ 602,638	\$ 413,559	6.28%	3.08%	2.12%
2007/06	LTV <=80	\$ 1,234,521,270	\$ 34,022,534	\$ 21,390,941	\$ 17,255,569	2.76%	1.73%	1.40%
	LTV 81-100	\$ 1,536,231,754	\$ 43,108,070	\$ 29,619,347	\$ 22,403,541	2.81%	1.93%	1.46%
	LTV >100	\$ 19,413,618	\$ 1,163,122	\$ 794,078	\$ 586,176	5.99%	4.09%	3.02%
2007/07	LTV <=80	\$ 1,252,492,631	\$ 35,921,334	\$ 22,353,122	\$ 17,959,998	2.87%	1.78%	1.43%
	LTV 81-100	\$ 1,586,741,688	\$ 47,854,072	\$ 32,534,328	\$ 24,811,558	3.02%	2.05%	1.56%
	LTV >100	\$ 19,238,958	\$ 1,196,331	\$ 754,730	\$ 542,182	6.22%	3.92%	2.82%
2007/08	LTV <=80	\$ 1,273,330,113	\$ 36,253,181	\$ 24,359,119	\$ 19,170,609	2.85%	1.91%	1.51%
	LTV 81-100	\$ 1,636,783,462	\$ 50,389,960	\$ 35,548,974	\$ 26,366,599	3.08%	2.17%	1.61%
	LTV >100	\$ 19,367,488	\$ 1,071,577	\$ 691,327	\$ 615,227	5.53%	3.57%	3.18%
2007/09	LTV <=80	\$ 1,290,021,477	\$ 39,200,367	\$ 25,138,572	\$ 19,630,092	3.04%	1.95%	1.52%
	LTV 81-100	\$ 1,677,031,917	\$ 57,734,712	\$ 38,542,786	\$ 29,811,791	3.44%	2.30%	1.78%
	LTV >100	\$ 19,495,348	\$ 1,421,129	\$ 903,399	\$ 592,892	7.29%	4.63%	3.04%

## CitiFinancial Second Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 2nd MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2007/10	LTV <=80	\$ 1,310,526,028	\$ 38,670,886	\$ 25,590,810	\$ 20,358,820	2.95%	1.95%	1.55%
	LTV 81-100	\$ 1,732,467,650	\$ 61,712,505	\$ 42,121,470	\$ 32,229,464	3.56%	2.43%	1.86%
	LTV >100	\$ 19,477,025	\$ 1,540,951	\$ 986,990	\$ 634,805	7.91%	5.07%	3.26%
2007/11	LTV <=80	\$ 1,327,813,832	\$ 42,000,414	\$ 26,721,026	\$ 20,832,988	3.16%	2.01%	1.57%
	LTV 81-100	\$ 1,788,475,200	\$ 67,238,039	\$ 47,246,079	\$ 35,052,306	3.76%	2.64%	1.96%
	LTV >100	\$ 19,322,584	\$ 1,635,720	\$ 998,147	\$ 741,250	8.47%	5.17%	3.84%
2007/12	LTV <=80	\$ 1,340,030,154	\$ 45,615,252	\$ 29,556,078	\$ 21,950,559	3.40%	2.21%	1.64%
	LTV 81-100	\$ 1,813,358,877	\$ 72,253,335	\$ 51,278,216	\$ 39,578,572	3.98%	2.83%	2.18%
	LTV >100	\$ 19,271,650	\$ 1,726,375	\$ 1,248,143	\$ 868,094	8.96%	6.48%	4.50%
2008/01	LTV <=80	\$ 1,357,580,674	\$ 45,215,058	\$ 30,820,999	\$ 24,360,552	3.33%	2.27%	1.79%
	LTV 81-100	\$ 1,855,922,328	\$ 74,383,976	\$ 54,188,198	\$ 41,735,336	4.01%	2.92%	2.25%
	LTV >100	\$ 19,435,310	\$ 1,525,402	\$ 1,335,663	\$ 1,030,225	7.85%	6.87%	5.30%
2008/02	LTV <=80	\$ 1,365,049,498	\$ 44,008,655	\$ 30,959,223	\$ 25,332,581	3.22%	2.27%	1.86%
	LTV 81-100	\$ 1,889,437,288	\$ 75,008,090	\$ 55,741,674	\$ 43,494,476	3.97%	2.95%	2.30%
	LTV >100	\$ 19,520,147	\$ 1,661,605	\$ 1,143,505	\$ 1,050,102	8.51%	5.86%	5.38%
2008/03	LTV <=80	\$ 1,372,819,449	\$ 45,804,974	\$ 30,213,256	\$ 24,904,354	3.34%	2.20%	1.81%
	LTV 81-100	\$ 1,910,530,631	\$ 79,715,487	\$ 58,533,593	\$ 46,564,057	4.17%	3.06%	2.44%
	LTV >100	\$ 19,221,105	\$ 1,410,655	\$ 1,028,853	\$ 945,501	7.34%	5.35%	4.92%
2008/04	LTV <=80	\$ 1,380,091,446	\$ 47,921,432	\$ 32,574,636	\$ 24,890,107	3.47%	2.36%	1.80%
	LTV 81-100	\$ 1,918,965,884	\$ 82,086,835	\$ 59,296,885	\$ 44,221,429	4.28%	3.09%	2.30%
	LTV >100	\$ 19,133,591	\$ 1,399,055	\$ 973,761	\$ 869,815	7.31%	5.09%	4.55%
2008/05	LTV <=80	\$ 1,385,551,153	\$ 50,676,275	\$ 33,658,638	\$ 26,357,687	3.66%	2.43%	1.90%
	LTV 81-100	\$ 1,930,982,107	\$ 83,700,673	\$ 61,340,690	\$ 47,709,490	4.33%	3.18%	2.47%
	LTV >100	\$ 19,051,776	\$ 1,774,187	\$ 1,034,933	\$ 847,489	9.31%	5.43%	4.45%
2008/06	LTV <=80	\$ 1,392,671,529	\$ 51,067,638	\$ 35,171,922	\$ 27,338,605	3.67%	2.53%	1.96%
	LTV 81-100	\$ 1,942,172,080	\$ 85,095,049	\$ 62,297,496	\$ 48,937,671	4.38%	3.21%	2.52%
	LTV >100	\$ 18,874,035	\$ 1,489,030	\$ 1,027,962	\$ 814,105	7.89%	5.45%	4.31%
2008/07	LTV <=80	\$ 1,400,214,032	\$ 54,125,794	\$ 35,737,145	\$ 28,519,188	3.87%	2.55%	2.04%
	LTV 81-100	\$ 1,946,066,246	\$ 91,514,185	\$ 64,941,364	\$ 50,586,365	4.70%	3.34%	2.60%
	LTV >100	\$ 18,457,054	\$ 1,377,526	\$ 931,273	\$ 686,798	7.46%	5.05%	3.72%
2008/08	LTV <=80	\$ 1,410,765,648	\$ 55,658,647	\$ 37,801,679	\$ 29,330,207	3.95%	2.68%	2.08%
	LTV 81-100	\$ 1,951,168,869	\$ 95,723,911	\$ 69,861,980	\$ 52,072,186	4.91%	3.58%	2.67%
	LTV >100	\$ 18,401,289	\$ 1,613,805	\$ 1,193,516	\$ 759,566	8.77%	6.49%	4.13%

## CitiFinancial Second Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 2nd MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2008/09	LTV <=80	\$ 1,412,932,948	\$ 58,930,761	\$ 40,374,844	\$ 31,195,687	4.17%	2.86%	2.21%
	LTV 81-100	\$ 1,937,081,537	\$ 106,944,650	\$ 73,132,417	\$ 56,246,058	5.52%	3.78%	2.90%
	LTV >100	\$ 18,236,033	\$ 1,459,929	\$ 1,151,836	\$ 964,690	8.01%	6.32%	5.29%
2008/10	LTV <=80	\$ 1,399,824,524	\$ 58,077,290	\$ 39,680,565	\$ 31,085,277	4.15%	2.83%	2.22%
	LTV 81-100	\$ 1,914,878,209	\$ 109,930,233	\$ 80,733,763	\$ 58,352,512	5.74%	4.22%	3.05%
	LTV >100	\$ 18,015,257	\$ 1,497,778	\$ 972,982	\$ 755,260	8.31%	5.40%	4.19%
2008/11	LTV <=80	\$ 1,387,723,108	\$ 66,108,200	\$ 42,961,486	\$ 32,218,798	4.76%	3.10%	2.32%
	LTV 81-100	\$ 1,892,515,271	\$ 122,978,585	\$ 86,212,864	\$ 65,645,698	6.50%	4.56%	3.47%
	LTV >100	\$ 17,864,882	\$ 1,451,346	\$ 1,128,528	\$ 810,809	8.12%	6.32%	4.54%
2008/12	LTV <=80	\$ 1,370,941,370	\$ 64,115,002	\$ 44,755,201	\$ 33,468,986	4.68%	3.26%	2.44%
	LTV 81-100	\$ 1,868,841,925	\$ 127,493,462	\$ 93,757,980	\$ 70,310,993	6.82%	5.02%	3.76%
	LTV >100	\$ 17,816,176	\$ 1,414,778	\$ 1,069,336	\$ 817,179	7.94%	6.00%	4.59%
2009/01	LTV <=80	\$ 1,354,402,032	\$ 62,006,902	\$ 44,326,347	\$ 34,839,665	4.58%	3.27%	2.57%
	LTV 81-100	\$ 1,846,053,012	\$ 123,852,351	\$ 94,731,306	\$ 73,665,377	6.71%	5.13%	3.99%
	LTV >100	\$ 17,631,531	\$ 1,793,565	\$ 1,093,146	\$ 837,821	10.17%	6.20%	4.75%
2009/02	LTV <=80	\$ 1,339,491,865	\$ 59,120,050	\$ 41,951,634	\$ 33,855,205	4.41%	3.13%	2.53%
	LTV 81-100	\$ 1,824,361,801	\$ 123,275,302	\$ 93,541,077	\$ 75,293,772	6.76%	5.13%	4.13%
	LTV >100	\$ 17,373,897	\$ 1,912,179	\$ 1,292,137	\$ 792,448	11.01%	7.44%	4.56%
2009/03	LTV <=80	\$ 1,323,736,032	\$ 61,590,493	\$ 43,074,120	\$ 33,676,244	4.65%	3.25%	2.54%
	LTV 81-100	\$ 1,797,800,446	\$ 118,948,638	\$ 89,997,858	\$ 70,679,133	6.62%	5.01%	3.93%
	LTV >100	\$ 17,240,087	\$ 1,670,808	\$ 1,446,797	\$ 1,066,238	9.69%	8.39%	6.18%
2009/04	LTV <=80	\$ 1,310,713,213	\$ 60,572,637	\$ 43,135,016	\$ 33,978,841	4.62%	3.29%	2.59%
	LTV 81-100	\$ 1,775,182,848	\$ 119,676,852	\$ 90,806,748	\$ 71,090,193	6.74%	5.12%	4.00%
	LTV >100	\$ 17,002,279	\$ 1,619,053	\$ 1,257,423	\$ 973,919	9.52%	7.40%	5.73%
2009/05	LTV <=80	\$ 1,297,886,302	\$ 61,469,341	\$ 42,407,714	\$ 33,005,740	4.74%	3.27%	2.54%
	LTV 81-100	\$ 1,752,739,396	\$ 121,608,495	\$ 90,981,492	\$ 70,159,493	6.94%	5.19%	4.00%
	LTV >100	\$ 16,811,743	\$ 1,776,237	\$ 1,392,546	\$ 1,190,447	10.57%	8.28%	7.08%
2009/06	LTV <=80	\$ 1,285,649,961	\$ 65,293,164	\$ 44,512,003	\$ 34,386,882	5.08%	3.46%	2.67%
	LTV 81-100	\$ 1,729,870,732	\$ 124,118,952	\$ 89,891,172	\$ 69,881,825	7.18%	5.20%	4.04%
	LTV >100	\$ 16,528,690	\$ 1,704,734	\$ 1,369,509	\$ 1,187,675	10.31%	8.29%	7.19%
2009/07	LTV <=80	\$ 1,269,480,300	\$ 63,632,966	\$ 45,197,257	\$ 35,177,541	5.01%	3.56%	2.77%
	LTV 81-100	\$ 1,706,320,585	\$ 126,145,298	\$ 92,867,069	\$ 71,608,067	7.39%	5.44%	4.20%
	LTV >100	\$ 16,107,314	\$ 1,367,574	\$ 1,152,982	\$ 947,956	8.49%	7.16%	5.89%

## CitiFinancial Second Mortgage Delinquency by Loan-to-Value Band - (2005-2009)

CFNA 2nd MTG (excluding Puerto Rico)		ENR w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP	30+ w/FIP	60+ w/FIP	90+ w/FIP
2009/08	LTV <=80	\$ 1,253,650,483	\$ 65,849,401	\$ 45,574,286	\$ 35,728,851	5.25%	3.64%	2.85%
	LTV 81-100	\$ 1,681,052,359	\$ 128,288,575	\$ 94,791,140	\$ 72,930,123	7.63%	5.64%	4.34%
	LTV >100	\$ 15,995,942	\$ 1,454,716	\$ 1,121,995	\$ 990,411	9.09%	7.01%	6.19%
2009/09	LTV <=80	\$ 1,238,060,071	\$ 68,922,580	\$ 47,735,557	\$ 36,750,049	5.57%	3.86%	2.97%
	LTV 81-100	\$ 1,657,708,367	\$ 132,323,957	\$ 96,215,173	\$ 74,267,989	7.98%	5.80%	4.48%
	LTV >100	\$ 15,795,193	\$ 1,756,798	\$ 1,075,059	\$ 997,386	11.12%	6.81%	6.31%
2009/10	LTV <=80	\$ 1,223,596,778	\$ 69,337,184	\$ 48,363,085	\$ 37,168,790	5.67%	3.95%	3.04%
	LTV 81-100	\$ 1,634,692,643	\$ 131,594,028	\$ 95,665,869	\$ 74,660,042	8.05%	5.85%	4.57%
	LTV >100	\$ 15,366,691	\$ 1,451,035	\$ 891,065	\$ 691,791	9.44%	5.80%	4.50%
2009/11	LTV <=80	\$ 1,210,003,046	\$ 73,076,855	\$ 50,466,065	\$ 38,971,402	6.04%	4.17%	3.22%
	LTV 81-100	\$ 1,612,883,450	\$ 135,338,208	\$ 99,400,006	\$ 75,084,816	8.39%	6.16%	4.66%
	LTV >100	\$ 15,078,131	\$ 1,334,341	\$ 1,024,884	\$ 754,757	8.85%	6.80%	5.01%
2009/12	LTV <=80	\$ 1,193,275,278	\$ 72,037,336	\$ 51,418,283	\$ 39,516,993	6.04%	4.31%	3.31%
	LTV 81-100	\$ 1,588,445,953	\$ 134,207,115	\$ 96,834,874	\$ 74,490,836	8.45%	6.10%	4.69%
	LTV >100	\$ 14,997,642	\$ 1,509,762	\$ 915,691	\$ 771,240	10.07%	6.11%	5.14%