

CitiMortgage, Inc. Human Resources Mail Station 400 P.O. Box 790017 St. Louis, MO 63179-0017

April 18, 2007

Deborah Hennessey Michigan Department of Labor and Economic Growth Bureau of Workforce Programs Workforce Transition Division, Rapid Response Section 201 North Washington Square, 5th Floor Lansing, MI 48913

Dear Ms. Hennessey:

This notice is provided pursuant to the Worker Adjustment and Retraining Notification Act ("WARN") to advise you that the employers noted on the attached documents, each of which constitute a part of the Citigroup Inc. family of companies, expect to permanently lay off certain employees located at 6300 Interfirst Drive, Ann Arbor, MI 48108. Sixty days notice of the employee separations resulting from this layoff will be given to affected employees between April 23, 2007 and March 1, 2008.

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A separate attachment for each employer contains the affected employee job classifications, the total number of employees in each classification, and the contact name and telephone number for each employer.

No union represents these employees, nor do any of the employers have a policy permitting "bumping rights."

We believe this notice complies with the requirements of WARN.

Michelle Greenstreet

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Attachment(s)

Sincerely

RAPID RESPONSE WORKFORCE PROGRAMS