04031458

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

SEC MAIL PROCESSING
RECEIVED
MAY 27 2004
WASH. D.C. 187 SECTION

Citigroup Mortgage Loan Trust Inc.
Exact Name of Registrant as Specified in Charter

0001257102
Registrant CIK Number

Form 8-K, May 20, 2004, Series 2004-NC1
Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report)

333-107958
SEC File Number, if available

Name of Person Filing the Document
(If Other than the Registrant)

PROCESSED
MAY 27 2004
THOMSON FINANCIAL

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: May 20, 2004

CITIGROUP MORTGAGE LOAN TRUST INC.

By: ______________________
Name: Matthew R. Bollo
Title: Asst. Vice President

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

Exhibit No.	**Description**	**Format**
99.2	Collateral Term Sheets	P*

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*The Collateral Term Sheets have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.

FICO Score Note: Cells in red font are calculations

Collateral Cuts

FICO	Total Balance Amount	%[2]	LTV	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
0- 500	811,510.62	0.24%	> 65.0	811,510.62	0.24%	75.54	49.41	500	100.00	100.00	87.62	100.00
500.01 - 550.00	48,184,452.22	14.31%	> 70.0	35,298,874.96	10.48%	75.29	40.98	527	89.94	96.69	69.12	86.33
550.01 - 575.00	36,486,677.72	10.83%	> 70.0	26,630,862.21	7.91%	76.89	39.59	562	85.42	95.91	62.33	84.64
575.01 - 600.00	40,241,103.15	11.95%	> 70.0	31,738,439.78	9.42%	76.54	40.02	589	88.45	96.75	66.30	69.25
600.01 - 620.00	46,461,617.93	13.80%	> 70.0	39,284,688.77	11.66%	79.11	40.97	611	87.03	93.08	55.99	67.02
620.01 - 650.00	67,858,511.71	20.15%	> 80.0	41,703,300.66	12.38%	81.13	41.62	635	84.82	92.18	43.77	61.73
650.01 - 680.00	48,936,826.16	14.53%	> 80.0	21,395,706.08	6.35%	77.15	40.65	664	80.79	89.78	37.02	51.68
680.01 - 700.00	20,166,979.52	5.99%	> 85.0	6,516,753.44	1.93%	79.66	41.36	690	74.67	85.72	25.22	37.61
700.01 - 750.00	19,923,952.80	5.92%	> 85.0	5,949,570.15	1.77%	82.05	40.76	721	67.41	89.77	24.88	26.22
750.01 - 800.00	7,625,071.00	2.26%	> 85.0	2,746,412.95	0.82%	82.76	38.81	768	79.84	87.33	23.19	14.26
800+	96,115.43	0.03%	N/A	0.00	0.00%	38.52	1.40	813	100.00	N/A	100.00	N/A
Total:	336,792,818.26	100.00%		212,076,119.62	62.97%	78.41	40.77	618	84.06	92.90	50.23	63.35
FICO: Average	618		**Min:**	500	**Max:**	813						

Debt To Income (DTI) Ratio

DTI	Total Balance Amount	%[2]	FICO	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ.	% Full Doc	% Cashout Refi
<= 20	6,674,650.36	1.98%	550	880,745.18	0.52%	75.92	14.60	608	90.17	83.51	51.90	86.97
20.001 - 25.00	10,025,822.03	2.98%	550	1,554,841.65	0.92%	75.95	22.55	617	81.86	83.82	50.34	80.61
25.001 - 30.00	22,924,613.50	6.81%	575	7,667,502.78	4.54%	77.33	27.72	609	83.59	87.09	55.83	68.89
30.001 - 35.00	36,206,651.19	10.75%	575	10,842,251.30	6.42%	77.02	32.71	609	84.39	94.04	52.40	63.65
35.001 - 40.00	56,096,393.31	16.66%	600	16,224,936.50	9.60%	78.37	37.40	626	84.15	94.76	42.73	61.43
40.001 - 45.00	77,314,512.40	22.96%	625	38,772,416.69	22.94%	79.49	42.59	624	86.54	93.94	48.63	54.35
45.001 - 50.00	110,089,694.41	32.69%	650	75,804,143.92	44.86%	79.86	47.93	623	81.29	93.09	50.40	61.67
50.001 - 55.00	16,478,521.61	4.89%	675	16,263,876.50	9.62%	71.16	52.42	568	89.35	95.91	67.13	93.76
55+	981,959.45	0.29%	650	981,959.45	0.58%	72.31	56.45	590	84.76	84.76	79.06	84.76
Total:	336,792,818.26	100.00%	675	168,992,673.97	100.00%	78.41	40.77	618	84.06	92.90	50.23	63.35
DTI: Average	40.19		**Min:**	1.3	**Max:**	59						

Loan To Value (LTV) Ratio

LTV	Total Balance Amount	%[2]	DTI	Adjusted Balance[1] Amount	%[2]	WA LTV	WA DTI	WA FICO	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
0 - 60.00	30,929,417.87	9.18%	> 50	2569106.77	0.76%	34.13	40.7166	615	90.15	95.97	59.06	55.23
60.01 - 70.00	25,974,197.07	7.71%	> 50	4839760.68	1.44%	66.89	39.0646	573	77.12	88.73	56.76	94.02
70.01 - 80.00	127,121,635.31	37.74%	> 50	7556260.32	2.24%	78.68	40.6945	621	84.72	93.80	47.56	51.68
80.01 - 85.00	51,437,265.08	15.27%	> 50	1201457.07	0.36%	84.35	40.8578	599	81.79	87.50	50.78	81.43
85.01 - 90.00	69,524,871.33	20.64%	> 50	1092660.51	0.32%	89.50	41.1701	628	87.26	92.57	40.55	67.92
90.01 - 95.00	24,281,959.74	7.21%	> 50	201235.71	0.06%	94.70	40.961	651	82.90	99.02	66.17	65.68
95.01 - 100.00	7,523,471.86	2.23%	> 50	0	0.00%	99.97	43.0428	678	61.53	100.00	70.67	14.90
Total:	336,792,818.26	100.00%		17460481.06	5.18%	78.41	40.7656	618	84.06	92.90	50.23	63.35
LTV: Average	70.38%	**Min:**	12.04%	**Max:**	100.00%							

[1] Balance of the collateral cut combined with second qualifier, i.e. (LTV), FICO, DTI etc.
All other cuts except the adjusted balance are only for the main bucket
[2] Percent of the Aggregate Principal Balance - calculated automatically.

Principal Balance

Scheduled Principal Balance	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Full Doc	% Cashout Refi
0.0 - $ 50K	9,529,301.83	2.83%	631	27.21	40.3773	95.16	97.04	74.15	36.31
$51.1 - $ 200K	144,475,345.96	42.90%	612	76.64	39.4618	88.59	92.28	60.49	62.37
$200.1 - $ 250K	45,859,785.87	13.62%	618	81.13	41.1492	83.17	94.17	50.89	60.84
$250.1 - $ 300K	41,537,900.26	12.33%	614	81.92	41.6932	79.34	96.00	42.67	66.94
$300.1 - $ 400K	66,376,544.43	19.71%	623	83.44	42.5202	76.25	93.09	32.46	69.58
$400.1 - $ 500K	20,741,058.89	6.16%	637	83.49	41.7726	80.14	82.93	37.35	67.78
$500.1 - $ 600K	8,272,881.02	2.46%	646	82.33	40.5961	93.37	100.00	52.60	46.56
Total:	336,792,818.26	100.00%	618	78.41	40.7656	84.06	92.90	50.23	63.35

Principal Balance: Average $157,822.30 **Min:** $19,897.45 **Max:** $584,592.90

Documentation Type

Doc Type	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
Full	169,172,861.67	50.23%	601	77.34	40.93	86.74	94.20	66.25
Limited	17,411,267.33	5.17%	613	75.21	38.26	91.63	91.81	78.41
Stated	150,208,689.26	44.60%	638	79.98	40.87	80.16	91.57	58.35
Total:	336,792,818.26	100.00%	618	78.41	40.77	84.06	92.90	63.35

Property Type

Property Type	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% Owner Occ	% Full Doc	% Cashout Refi
Single Family	245,361,347.76	72.85%	614	78.24	40.56	95.05	51.09	66.11
PUD Detached	31,821,891.94	9.45%	619	77.63	42.03	92.34	57.61	46.81
PUD Attached	5,929,985.47	1.76%	628	73.66	40.09	95.15	51.41	57.29
Condo	17,484,224.17	5.19%	641	79.56	41.05	86.22	46.71	48.47
2-4 Units	36,195,368.92	10.75%	634	80.44	41.03	81.74	39.40	67.42
Total:	336,792,818.26	100.00%	618	78.41	40.77	92.90	50.23	63.35

Primary Mortgage Insurance

Mortgage Insurance	Total Balance Amount	%[2]	WA FICO	WA LTV	WA DTI	% Owner Occ	% Cashout Refi	% Full Doc
Loans >80 LTV w/ MI	0	0.00%	0	0.00	0	0.00	0.00	0.00
Loans >80 LTV NO MI	152767568	45.36%	624	89.11	41.124	92.25	69.50	49.55
Other	184,025,250.25	54.64%	613	69.53	40.4682	93.44	58.25	50.79
TOTAL	336,792,818.26	100.00%	618	78.41	40.7656	92.90	63.35	50.23

Loan Purpose

Loan Purpose	Total Balance		WA. FICO	WA. LTV	WA DTI	% SFD/ PUD	% Owner Occ
	Amount	%[2]					
Purchase	106,819,070.59	31.72%	653	76.85	41.3548	82.10	92.49
Refi - Cash Out	213,373,982.58	63.35%	601	79.00	40.5477	84.59	92.87
Refinance – Rate Term	16,599,765.09	4.93%	618	80.88	39.7752	89.88	96.02
TOTAL	336,792,818.26	100.00%	618	78.41	40.7656	84.06	92.90

Fixed Vs. Floating Collateral

Product Type	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi	Index	Margin
	Amount	%[2]								
Fixed	90,725,247.82	26.94%	620	67.38	40.25	82.66	91.52	72.72		
3 Year/ 6 Mo LIBOR	5,273,308.66	1.57%	606	80.31	38.43	91.70	100.00	84.23	6 Mo LIBOR	
2 Year/ 6 Mo LIBOR	231,965,321.65	68.87%	617	82.34	41.06	84.24	93.07	59.25	6 Mo LIBOR	
2 year IO/ 6 Mo LIBOR	8,468,940.13	2.51%	628	87.81	39.90	88.85	98.54	65.20	6 Mo LIBOR	
10 year IO/ 1 Mo LIBOR	360,000.00	0.11%	737	74.23	37.70	100.00	100.00	N/A	1 Mo LIBOR	
Total:	336,792,818.26	100.00%	618	78.41	40.77	84.06	92.90	63.35		

Lien Status

Lien Status	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]						
First Lien	320,605,706.12	95.19%	617	81.36	40.7428	83.57	92.55	65.42
Second Lien	16,187,112.14	4.81%	644	19.94	41.2182	93.90	100.00	22.38
TOTAL	336,792,818.26	4.81%	618	78.41	40.7656	84.06	92.90	63.35

Occupancy Status

Occupancy Type	Total Balance		WA. FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout
	Amount	%[2]						
Investor	20,674,498.82	6.14%	645	79.09	38.072	60.87	N/A	65.87
Primary	312,895,949.77	92.90%	616	78.33	40.95	85.73	100.00	63.33
Secondary	3,222,369.67	0.96%	652	81.84	40.1414	71.17	N/A	49.58
TOTAL	336,792,818.26	100.00%	618	78.41	40.7656	84.06	92.90	63.35

Prepayment Penalty

Prepayment Charges Term at Origination	Total Balance		# of Loans	WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]							
0 Months	77,898,930.32	23.13%	567	610	77.21	41.13	81.79	95.47	70.01
12 Months	22.330.003.16	6.63%	93	620	78.20	39.62	68.24	89.41	72.27
24 Months	183.206.501.48	54.40%	1037	620	80.79	40.82	86.14	93.05	55.78
36 Months	53.357.383.30	15.84%	437	622	72.06	40.52	86.88	90.12	75.93
TOTAL	336,792,818.26	100.00%	2,134	618	78.41	40.77	84.06	92.90	63.35

Section 32 Loans

	Total Balance		WA FICO	WA LTV	WA DTI	% SFD/ PUD	% Owner Occ	% Cashout Refi
	Amount	%[2]						
Non - Section 32 Loans	336,792,818.26	100.00%	618	78.41	40.77	84.06	92.90	63.35
Total	336,792,818.26	100.00%	618	78.41	40.77	84.06	92.90	63.35

GA % and Top 5 States

State	%[2]
GA	1.11%
CA	39.03%
NY	9.30%
FL	5.77%
TX	3.74%
WA	3.74%

Top 5 Originators

Originator	%[2]

Sub-Servicers

Servicer	%[2]

STRESS ANALYSIS

Assuming LIBOR Ramp: 1 month LIBOR+300 over 36 months; 50% Loss Severity; 12 month lag for liquidation losses, Solve for first dollar of principal loss, i.e. breakeven CDR and corresponding cumulative losses.

	Breakeven CDR			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

Default Ramp - 0 to 4.5 CDR over 36 months; *and other assumptions* remaining same as breakeven CDR, solve for a multiple of default ramp at first dollar principal loss for the following prepayment speeds:

	Multiple of Default Ramp			Cumulative Losses		
	25 CPR	40 CPR	60 CPR	25 CPR	40 CPR	60 CPR
AA						
A						
BBB						
BBB-						

FICO & Documentation									
FICO Score	Full DOC	Limited Doc	No Doc	Stated Doc	All Docs	Avg Prin Bal	Current LTV		
(50 increment)									
451-500	0.21	N/A	N/A	0.03	0.24	162,302.12	75.41		
501-550	9.89	0.91	N/A	3.51	14.31	150,576.41	75.18		
551-600	14.67	0.66	N/A	7.44	22.78	161,872.96	76.58		
601-650	16.54	2.47	N/A	14.93	33.94	154,905.32	80.17		
651-700	6.89	1.01	N/A	12.62	20.52	154,249.57	77.73		
701-750	1.47	0.10	N/A	4.35	5.92	177,892.44	81.88		
751-800	0.53	0.02	N/A	1.72	2.26	211,807.53	82.60		
801-850	0.03	N/A	N/A	N/A	0.03	96,115.43	38.45		
Total	50.23	5.17	N/A	44.60	100.00	157,822.31	78.27		

LTV & FICO									
Current LTV	FICO 0-450	FICO 451-500	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(10 increment)									
10.01 - 20.00		N/A	N/A	0.59	2.21	1.79	0.14	0.08	N/A
20.01 - 30.00		N/A	N/A	0.03	0.03	0.02	N/A	N/A	N/A
30.01 - 40.00		N/A	0.07	0.16	0.16	N/A	N/A	N/A	0.03
40.01 - 50.00		N/A	0.26	0.88	0.15	0.15	0.05	N/A	N/A
50.01 - 60.00		N/A	0.73	0.78	0.57	0.29	0.04	N/A	N/A
60.01 - 70.00		N/A	2.77	3.01	1.20	0.57	0.10	0.06	N/A
70.01 - 80.00		0.24	7.22	7.35	9.49	8.93	3.33	1.19	N/A
80.01 - 90.00		N/A	3.26	9.46	15.51	5.96	1.31	0.42	N/A
90.01 - 100.00		N/A	N/A	0.52	4.65	2.81	0.95	0.53	N/A
		0.24	14.31	22.78	33.94	20.52	5.92	2.26	0.03

Prin Balance & FICO									
Prin Balance	FICO 000-450	FICO 451-500	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(50,000 increments)									
0 - 50,000		N/A	0.11	0.50	1.28	0.81	0.11	0.03	N/A
50,001 - 100,000		0.03	2.12	2.73	3.31	2.07	0.34	0.18	0.03
100,001 - 150,000		0.03	3.18	4.14	5.68	3.09	0.98	0.21	N/A
150,001 - 200,000		0.10	2.52	3.06	4.80	3.05	0.97	0.30	N/A
200,001 - 250,000		N/A	1.89	2.73	5.05	3.12	0.75	0.07	N/A
250,001 - 300,000		0.09	1.63	3.57	3.67	2.22	1.06	0.09	N/A
300,001 - 350,000		N/A	1.75	1.93	3.78	2.33	0.75	0.29	N/A
350,001 - 400,000		N/A	0.67	2.10	3.02	2.33	0.55	0.22	N/A
400,001 - 450,000		N/A	N/A	0.51	1.79	0.62	0.27	0.39	N/A
450,001 - 500,000		N/A	0.28	1.01	0.57	0.58	N/A	0.15	N/A
500,001 - 550,000		N/A	N/A	0.32	0.32	0.32	0.16	0.16	N/A
550,001 - 600,000		N/A	0.17	0.17	0.66	N/A	N/A	0.17	N/A
Total		0.24	14.31	22.78	33.94	20.52	5.92	2.26	0.03

Prepayment Penalty & FICO									
Prepayment Penalty Term	FICO 0-450	FICO 451-499	FICO 500-550	FICO551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(whatever increments)									
0		0.13	4.18	5.06	7.90	4.67	0.94	0.25	N/A
12		N/A	0.78	1.77	2.37	0.86	0.73	0.10	0.03
24		0.09	7.69	12.25	17.81	11.38	3.64	1.55	N/A
36		0.03	1.66	3.71	5.87	3.61	0.61	0.37	N/A
Total		0.24	14.31	22.78	33.94	20.52	5.92	2.26	0.03

Mortg Rates & FICO									
Mortg Rates	FICO 000-450	FICO 451-500	FICO 500-550	FICO 551-600	FICO 601-650	FICO 651-700	FICO 701-750	FICO 751-800	FICO 801-850
(50 bps increment)									
4.001 - 4.500		N/A	N/A	N/A	0.077	0.200	N/A	N/A	N/A
4.501 - 5.000		N/A	N/A	N/A	0.560	0.355	0.162	N/A	N/A
5.001 - 5.500		N/A	N/A	0.545	0.541	0.998	N/A	0.060	N/A
5.501 - 6.000		N/A	0.298	2.907	3.730	2.325	0.878	0.429	N/A
6.001 - 6.500		N/A	0.550	3.246	8.542	5.561	1.907	0.245	0.029
6.501 - 7.000		N/A	2.307	5.845	9.675	4.969	1.746	0.916	N/A
7.001 - 7.500		N/A	3.923	5.051	5.973	2.529	0.758	0.264	N/A
7.501 - 8.000		0.047	2.405	2.399	1.542	1.404	0.306	0.255	N/A
8.001 - 8.500		0.164	1.758	1.159	0.480	0.244	N/A	0.016	N/A
8.501 - 9.000		N/A	1.471	0.726	0.790	0.639	0.100	0.027	N/A
9.001 - 9.500		0.030	0.917	0.433	0.958	0.357	0.037	N/A	N/A
9.501 - 10.000		N/A	0.415	0.340	0.679	0.307	0.009	0.013	N/A
10.001 - 10.500		N/A	0.108	0.076	0.281	0.503	0.014	0.039	N/A
10.501 - 11.000		N/A	0.084	0.049	0.107	0.105	N/A	N/A	N/A
11.001 - 11.500		N/A	0.027	0.006	0.008	0.024	N/A	N/A	N/A
11.501 - 12.000		N/A	0.027	N/A	N/A	N/A	N/A	N/A	N/A
12.001 - 12.500		N/A	0.017	N/A	N/A	N/A	N/A	N/A	N/A
Total		0.241	14.307	22.782	33.944	20.518	5.916	2.264	0.029

Mortg Rates & LTV									
Mortg Rates	LTV 01-10	LTV 11-20	LTV 21-30	LTV 31-40	LTV 41-50	LTV 0-60	LTV 61-70	LTV 71-80	LTV 81-90
(50 bps increment)									
4.001 - 4.500		N/A	N/A	N/A	N/A	N/A	N/A	0.278	N/A
4.501 - 5.000		N/A	N/A	N/A	N/A	N/A	N/A	0.890	0.186
5.001 - 5.500		N/A	N/A	N/A	N/A	N/A	0.098	1.385	0.661
5.501 - 6.000		N/A	N/A	N/A	0.281	0.350	0.681	6.320	2.526
6.001 - 6.500		N/A	N/A	0.136	0.162	0.460	0.785	8.297	8.697
6.501 - 7.000		N/A	N/A	0.092	0.257	0.324	1.836	8.401	11.325
7.001 - 7.500		N/A	0.024	0.120	0.466	0.684	2.022	5.243	7.518
7.501 - 8.000		0.061	0.006	0.041	0.115	0.207	0.935	2.753	3.129
8.001 - 8.500		0.048	N/A	N/A	0.081	0.220	0.536	1.536	1.014
8.501 - 9.000		0.836	0.015	N/A	0.022	0.053	0.399	1.611	0.518
9.001 - 9.500		1.526	N/A	0.015	0.015	0.049	0.199	0.572	0.299
9.501 - 10.000		1.173	0.013	N/A	0.076	0.017	0.160	0.282	0.042
10.001 - 10.500		0.906	0.007	N/A	N/A	0.037	0.017	0.054	N/A
10.501 - 11.000		0.233	N/A	N/A	N/A	N/A	0.028	0.084	N/A
11.001 - 11.500		0.032	0.006	0.015	N/A	N/A	N/A	0.012	N/A
11.501 - 12.000		N/A	N/A	N/A	N/A	N/A	N/A	0.027	N/A
12.001 - 12.500		N/A	N/A	N/A	N/A	N/A	0.017	N/A	N/A
Total		4.815	0.071	0.420	1.477	2.401	7.712	37.746	35.916