

This Document Prepared By:  
**ANGELA EVERLY**  
**GUIDANCE RESIDENTIAL, LLC**  
**11107 SUNSET HILLS RD, #200**  
**RESTON, VA 20190**  
**(800) 365-7772**

~~When recorded mail to: #7341 94~~

First American Title   
Loss Mitigation Title Services 12106 1  
P O Box 27670  
Santa Ana, CA 92799  
RE: SALEEM - PROPERTY REPORT

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING

Tax/Parcel No. 09092010561042

[Space Above This Line for Recording Data]

Original Acquisition Balance: \$262,840.00	Freddie Mac Contract No.:619588284
Unpaid Acquisition Balance: \$256,622.17	Contract No. 4800238372
New Remaining Acquisition Balance \$277,627.81	
New Money (Cap): \$21,005.64	

46404058

**MODIFICATION AGREEMENT (MORTGAGE)**  
**(To a Fixed Interest Rate)**

**IF THE MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE CONSUMER: ONE ORIGINAL IS TO BE FILED WITH THE OBLIGATION TO PAY AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Modification Agreement (the "Modification"), made and effective this 1ST day of **NOVEMBER, 2012**, between **GUIDANCE RESIDENTIAL, LLC** ("Co-Owner's Assignee/Grantee"), whose address is **11107 SUNSET HILLS RD, #200, RESTON, VA 20190**, and **MUBEEN SALEEM, AND**

US Bank Custom MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161 08282012\_156  
First American Mortgage Services

WD12106.1 4800238372

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**FAHIMDA THAZNEEM MUBEEN, HUSBAND & WIFE** ("Consumer/Grantor"), whose address is **602 COUNTRY LANE, DES PLAINES, ILLINOIS 60016**, modifies and amends certain terms of Consumer's indebtedness evidenced by (1) the Obligation to Pay (the "Obligation to Pay") made by Consumer dated **OCTOBER 26, 2009**, in the original acquisition balance sum of U.S. **\$262,840.00** (2) the Co-Ownership Agreement dated **OCTOBER 26, 2009** (3) the Contract, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Obligation to Pay and recorded on **NOVEMBER 16, 2009** in **INSTRUMENT NO. 0932040027**, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**. The Security Instrument, which was entered into as security for the performance of obligations under the Co-Ownership Agreement and the Obligation to Pay, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at:

**602 COUNTRY LANE, DES PLAINES, ILLINOIS 60016**  
[Property Address]

the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

The Consumer has requested that the Co-Owner's Assignee modify the terms of the Co-Ownership Agreement, Obligation to Pay and the Security Instrument. The Co-Owner's Assignee has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Consumer and Co-Owner's Assignee agree to modify the terms of the Co-Ownership Agreement, Obligation to Pay and the Security Instrument as follows. The Consumer and Co-Owner's Assignee agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Co-Ownership Agreement, Obligation to Pay and Security Instrument:

1. The Consumer represents that the Consumer  is, \_\_\_\_\_ [check box that applies] is not, the occupant of the Property.
2. Consumer acknowledges that Profit Payments have accrued but have not been paid and the Co-Owner's Assignee has incurred, paid or otherwise advanced Profit Payments, insurance premiums and other expenses necessary to protect or enforce its interest in the Co-Ownership Agreement, Obligation to Pay and the Security Instrument and that such Profit Payments, costs and expenses, in the total amount of **\$21,005.64** have been added to the amount due under the terms of the Co-Ownership Agreement, Obligation to Pay and Security Instrument. As of **NOVEMBER 1, 2012**, the amount payable under the Obligation to Pay and Security Instrument (the "New Acquisition Balance") is U.S. **\$277,627.81**. **\$83,288.34** of the New Acquisition Balance shall be deferred (the "Deferred Acquisition Balance") and I will not pay profit payments or make monthly acquisition payments on this amount. The New Acquisition Balance less the Deferred Acquisition balance shall be referred to as the "Profit Payment Bearing Acquisition Balance" and this amount is **\$194,339.47**.
3. Consumer promises to pay the Remaining Acquisition Balance, plus Profit Payment, to the order of the Co-Owner's Assignee until the Remaining Acquisition Balance has been paid. The Profit Factor with regard to the Profit Payment shall be at a yearly rate of **4.6250%**, beginning **NOVEMBER 1, 2012**. Consumer promises to make Net Monthly Payments of U.S. **\$889.35**, beginning on the **1ST** day of **DECEMBER, 2012**, and continuing thereafter on the same day of each succeeding month. If on **NOVEMBER 1, 2052**, (the "Modified Maturity Date"), the Consumer still owes amounts under the Co-Ownership Agreement, Obligation to Pay and the Security Instrument, as amended by this Modification Agreement, the Consumer will pay these amounts in full on the Modified Maturity Date.

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both before and after any default described in the Obligation to Pay. The yearly rate of **4.6250%** will remain in effect until Net Monthly Payment is paid in full.

4. The Consumer must make the monthly payments at  
**11107 SUNSET HILLS RD, #200, RESTON, VA 20190**  
or such other place as the Co-Owner's Assignee may require.
5. Except to the extent that they are modified by this Modification, the Consumer will comply with all of the covenants, agreements, and requirements of the Co-Ownership Agreement, Obligation to Pay and Security Instrument, including without limitation, the Consumer's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Customer is obligated to make under the Co-Ownership Agreement and Security Instrument.

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Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Co-Ownership Agreement, Obligation to Pay and Security Instrument. Except where otherwise specifically provided in this Agreement, the Obligation to Pay and Security Instrument will remain unchanged, and Consumer and Financier will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, the Co-Owner Assignee/Grantee have executed this Agreement.

**GUIDANCE RESIDENTIAL, LLC**

*[Handwritten Signature]*

12/31/12 Date

By **Shanan Owen** (print name)  
**Mortgage Document Officer** (title)

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

### FINANCIER/SERVICER ACKNOWLEDGMENT

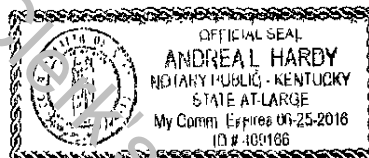
STATE OF KENTUCKY  
COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 31st of Dec 2012  
by **SHANAN OWEN**, the **MORTGAGE DOCUMENT OFFICER** of **GUIDANCE RESIDENTIAL, LLC**,  
a Limited Liability Corporation, on behalf of said entity.

*[Handwritten Signature]*  
Notary Public

Printed Name: Andrea Hardy

My commission expires 02/25/2016



**THIS DOCUMENT WAS PREPARED BY:**  
**ANGELA EVERLY**  
**U.S. BANK N.A.**  
**4801 FREDERICA ST**  
**OWENSBORO, KY 42301**

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In Witness Whereof, I have executed this Agreement.

J. Michael Mubeen (Seal)  
Borrower  
**MUBEEN SALEEM**  
12/21/12  
Date

[Signature] (Seal)  
Borrower  
**FAHIMDA THAZNEEM MUBEEN**  
12/21/12  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ (Seal)  
Borrower  
\_\_\_\_  
Date

\_\_\_\_ [Space Below This Line for Acknowledgments] \_\_\_\_\_

**CONSUMER ACKNOWLEDGMENT**  
State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on December 21, 2012 (date) by  
**MUBEEN SALEEM, FAHIMDA THAZNEEM MUBEEN** (name/s of person/s).

Tonya Benson (Signature of Notary Public)

(Seal) **TONYA BENSON**  
**NOTARY PUBLIC**  
**STATE OF FLORIDA**  
Comm# EE153246  
Expires 12/14/2015

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## EXHIBIT A


**CONSUMER(S): MUBEEN SALEEM, AND FAHIMDA THAZNEEM MUBEEN, HUSBAND & WIFE**

**CONTRACT NUMBER: 4800238372**

**LEGAL DESCRIPTION:**

**UNIT 602 IN COUNTRY HOMES OF BECK LAKE WOODS CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE WESTERLY LINE OF ILLINOIS TOLL ROAD AND PART OF LOT 1 IN LEVERENTZ SUBDIVISION LYING WEST OF THE WESTERLY LINE OF ILLINOIS TOLL ROAD; WHICH SURVEY IS ATTACHED AS EXHIBIT "C" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 27402543 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS.**

**ALSO KNOWN AS: 602 COUNTRY LANE, DES PLAINES, ILLINOIS 60016**

 **SALEEM**  
**46404058** IL  
**FIRST AMERICAN ELS**  
**MODIFICATION AGREEMENT**  
