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Doc#. 2007115080 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 03/11/2020 10:01 AM Pg: 1 of 8

Recording Requested By/Return To:
GUIDANCE RESIDENTIAL, LLC
999 TECH ROW, #200
MADISON HEIGHTS, MICHIGAN
48071

This Instrument Prepared By:
GUIDANCE RESIDENTIAL, LLC
4801 FREDERICA ST
OWENSBORO, KENTUCKY 42301
Source of Title: COOK COUNTY
APRIL 29, 2013 INSTRUMENT NO.
1311912125
Tax Parcel No.: 27-29-406-000-
0000

[Space Above This Line For Recording Data]

Original Acquisition Balance: \$394,900.00 Investor Contract No.: 777211408
Unpaid Acquisition Balance: \$389,887.48 Contract No.: 8300042056
New Remaining Acquisition Balance: \$422,803.70
New Money (Cap): \$32,916.28

MODIFICATION AGREEMENT (MORTGAGE) (To a Fixed Profit Payment 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 MARCH, 2020**, between **GUIDANCE RESIDENTIAL, LLC** ("Co-Owner's Assignee/Grantee"), whose address is **4801 FREDERICA ST, OWENSBORO, KENTUCKY 42301**, and **GHADA MUHSEN AND OSAMA MUHSEN AKA OSAMA MOUHSEN AKA OSAM MOUHSEN, WIFE AND HUSBAND** ("Consumer/Grantor"), whose address is **10728 RACCOON CURVE, ORLAND PARK, ILLINOIS 60467-0000**, modifies and amends certain terms of Consumer's indebtedness evidenced by (1) the Obligation to Pay (the "Obligation to Pay") made by Consumer dated **APRIL 10, 2013**, in the original acquisition balance sum of U.S. **\$394,900.00** (2) the Co-Ownership Agreement dated **APRIL 10, 2013** (3) the Contract, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Obligation to Pay **bearing the same date as the**

US Bank Custom MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac
UNIFORM INSTRUMENT Form 5161 08282018_156
Version 02_13_2020_09_06_50



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Contract Number 8300042056

Obligation to Pay and recorded **COOK COUNTY APRIL 29, 2013 INSTRUMENT NO. 1311912125**, of the **OFFICIAL** Records of **COOK, 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:

10728 RACCOON CURVE, ORLAND PARK, ILLINOIS 60467-0000

[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, is not [check box that applies], the occupant of the Property.
2. The 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 **\$32,916.28**, have been added to the amount due under the terms of the Co-Ownership Agreement, Obligation to Pay and Security Instrument. As of **MARCH 01, 2020**, the amount, including such amounts which have been added to the amount due under the terms of the Co-Ownership Agreement, Obligation to Pay and Security Instrument (the "Remaining Acquisition Balance") is U.S. **\$422,803.76**.
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 **3.6250%**, beginning **MARCH 01, 2020**. Consumer promises to make Net Monthly Payments of U.S. **\$1,669.75**, beginning on the **1ST DAY OF APRIL, 2020**, and continuing thereafter on the same day of each succeeding month. If on **MARCH 01, 2060**, (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



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Contract Number 8300042056

pay these amounts in full on the Modified Maturity Date both before and after any default described in the Obligation to Pay. The yearly rate of **3.6250%** will remain in effect until Net Monthly Payment is paid in full.

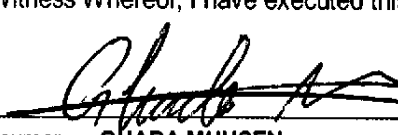

4. The Consumer must make the monthly payments at
**4801 FREDERICA ST
OWENSBORO, KENTUCKY 42301**
or such other place as the Co-Owner's Assignee may require.
5. Except to the extent that they are modified by this Modification, the Consumer will comply with all of the covenants, agreements, and requirements 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, encrow items, impounds, and all other payments that the Customer is obligated to make under the Co-Ownership Agreement and Security Instrument.
6. 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.



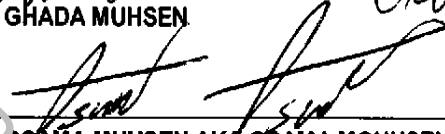
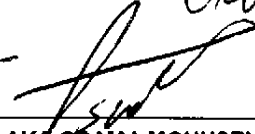
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Contract Number 8300042056

In Witness Whereof, I have executed this Agreement.



 Date: 2/28/20 *GM*

Consumer - GHADA MUHSEN



 Date: 2/28/20 *O.M*

Consumer - OSAMA MUHSEN AKA OSAMA MOUHSEN AKA OSAM MOUHSEN

Property of Cook County Clerk's Office



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Contract Number 8300042056

_____ [Space Below This Line for Acknowledgments] _____

CONSUMER ACKNOWLEDGMENT

State of ILLINOIS)
County of Cook) ss.

This instrument was acknowledged before me on February 27th
2020 by GHADA MUHSEN and OSAMA MUHSEN AKA OSAMA MOHSEN AKA OSAM
MOHSEN.



Daniel Lindell
Signature of Notary Public
Typed or printed name:
Daniel Lindell

(SEAL)

My Commission expires: 2/1/2023



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In Witness Whereof, the Co-Owner's Assignee/Grantee has executed this Agreement.

Financier

GUIDANCE RESIDENTIAL, LLC

By: Leona A Hendrix

Printed Name: Leona A. Hendrix
Mortgage Document Officer

Date: 3/3/2020



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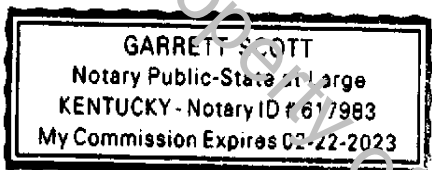
Contract Number 8300042056

State of KENTUCKY
County of DAVIESS

The foregoing instrument was acknowledged before me this 3 day of March, 2020, by Leona A. Hendrix of GUIDANCE RESIDENTIAL, LLC a Delaware National Association, on behalf of the National Association.

(Seal, if any)

[Signature]
(Signature of person taking acknowledgment)



Notary
(Title or rank)

617983
(Serial number, if any)

My Commission expires: 2/22/2023

Property of Daviess County Clerk's Office



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Contract Number 8300042056

EXHIBIT A

CONSUMER(S): GHADA MUHSEN AND OSAMA MUHSEN AKA OSAMA MOUHSEN AKA OSAM MOUHSEN, WIFE AND HUSBAND

CONTRACT NUMBER: 8300042056

LEGAL DESCRIPTION:

THE LAND REFERRED TO IS SITUATED IN THE COUNTY OF COOK, CITY OF ORLAND PARK AND STATE OF ILLINOIS, DESCRIBED AS FOLLOWS: LOT 126 IN MALLARD LANDINGS UNIT 5B, BEING A SUBDIVISION OF PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER AND PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 29, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. RECORDED IN INSTRUMENT NO. 1311912125. PARCEL ID: 27-29-406-006-0000

ALSO KNOWN AS: 10728 RACCOON CURVE, ORLAND PARK, ILLINOIS 60467-0000

