# AUTOMATIC PAYMENT AUTHORIZATION

Fay Servicing, LLC offers a convenient system that automatically deducts your payment from your checking or savings account each month. To take advantage of this ***FREE*** service, simply complete this Automatic Payment Authorization below and return it along with an unsigned voided check* or encoded deposit slip* to: Fay Servicing, PO Box 814609, Dallas, TX 75381. You may also enroll online by accessing your account from our website at Fayservicing.com. Once your automatic payment is established we will send you a confirmation notice.

**Borrower Name:** **Fay Servicing Loan Number**:

**Deposit Account Holder Name:**

I hereby authorize Fay Servicing, LLC to initiate debit entries in the amount of my monthly payment, including principal, interest, escrow items, and optional insurance as applicable from my checking or savings account at my depository institution. I acknowledge that the origination of debit transactions from my account must comply with provisions of U.S. laws.

I understand that, if I have an adjustable rate mortgage (ARM) loan, my principal and interest may vary with changes to my interest rate. Additionally, if I have a loan that is escrowed for taxes and/or insurance, my total monthly payment amount may vary with changes in my escrow requirements. I hereby authorize Fay Servicing, LLC to change the amount of the debit from my checking or savings account, provided that you notify me of the new payment amount at least 10 days prior to the draft date. I agree that the payment change notice provided to me prior to an adjustment in my interest rate and/or the escrow analysis provided to me prior to an adjustment in my escrow payment shall constitute notice of this payment change as required by the Electronic Funds Transfer Act.

Fay Servicing, LLC has the right to initiate a one-time electronic fund transfer from my account to collect a fee from me for the return of an unpaid payment, including due to insufficient or uncollected funds in my account. Such fee is subject to state law limitations and may vary due to other factors, but in no event shall the fee exceed $10.00.

Please allow 30 days for the processing of your authorization form. Please continue to make your payments until you are notified in writing when the first debit entry will begin. This authority is to remain in effect until I notify Fay Servicing, LLC in writing that authority is revoked. An upcoming payment will not be drafted from my account if this written notice is received at least 3 business days prior to the scheduled draft date. I remain responsible for making timely payments following termination of my enrollment in the automatic payment program. Please consult your financial institution's error resolution policy if you believe an incorrect transfer from your account has occurred.

**Requested Draft Day (day of the month, must be within the grace period of your loan):**

**Requested Start Date (mm/dd/yyyy and must be 30 days after today's date):**

**Optional:** I elect to have an amount drafted that is greater than my monthly payment. I understand that additional amounts will be applied as principal subject to payment of all past due months. Additional draft amount: **$**

**I HEREBY AGREE TO THE TERMS AND CONDITIONS IN THIS FORM**

**Authorized Signature:** _____ **Date:** _____

***Don't forget to include your VOIDED Check with this form***

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8am – 7pm, Friday 8am – 5pm, and Saturday 9am – 12pm, CST. Call today: 1-800-495-7166. N M L S I D # 8 8 2 4 4

*The voided check must be preprinted with your name, account number, and financial institution's ABA number. The ABA number is located on the bottom left of your check. ABA numbers starting with a 5, 6, 7, 8, or 9 are not valid. Please contact your financial institution if you are unsure whether your voided check contains a valid ABA number).*

Fay Servicing is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8am – 7pm, Friday 8am – 5pm, and Saturday 9am – 12pm, CST. Call today: 1-800-495-7166. N M L S I D # 8 8 2 4 4

FAY SERVICING

January 30th, 2025

Sent via UPS:

IFFAT ARA SADIQUE and MOHAMMAD SADIQUE
1795 CONEY ISLAND AVE
BROOKLYN, New York 11230

**Re: Modification Agreement (Loan No.: 277101)**

Dear IFFAT ARA SADIQUE and MOHAMMAD SADIQUE:

Pursuant to your request, enclosed are three (3) copies of the Modification Agreement, which must be signed, notarized, and returned to RUTH RUHL, P.C. within fourteen (14) calendar days from the date of this letter.

You must each sign all copies of the documents before a notary public and two (2) witnesses. The notary may sign as a witness, but if so, he/she **must sign each document twice** — once in a space provided for the witnesses' signatures and once in the space provided for the notary's signature. Mail two (2) sets of the signed documents back to RUTH RUHL, P.C. using the enclosed pre-paid UPS Envelope within fourteen (14) calendar days from the date of this letter. Fay Servicing requests two copies to ensure a backup is always retained. Keep one set of signed documents for your records. A countersigned copy of the Modification Agreement will be sent to you for your records as well.

The Agreement changes the monthly principal and interest amount of your payment to $2,980.33, effective January 1st, 2025. The taxes and insurance portion of the monthly payment is $0.00 with a total payment of $2,980.33 due January 1st, 2025. Please note that the tax and insurance payment amount is subject to change upon escrow analysis. If you are currently making payments under a repayment agreement, you are responsible for continuing your payments through the effective date of the Agreement. Failure to make the payments may result in Fay's rescission of this loss mitigation option. The amount payable under the Note and Security Instrument (the "New Unpaid Principal Balance") may include deferred amounts that were not previously interest bearing.

If you have any questions or concerns, please do not hesitate to contact me at **TVANWINKLE@FAYSERVICING.COM** or (800) 495-7166.

Sincerely,

Teresa V Winkle
**Account Manager**

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 a.m. – 7 p.m. Friday 8 a.m. – 5 p.m., and Saturday 9 a.m. – 12 p.m. CST. Call today: 1-800-495-7166. NMLS ID # 88244, NC residents: Fay Servicing, LLC, NC Permit Number 112302, CA borrowers: CRMLA License Number 4130976 and CFL License Number 60DBO-82792, 8001 Woodland Center Blvd, Suite 100, Tampa, FL 33614.

Loan No.: 277101

# Borrower and Notary Checklist

Please carry this sheet with you when you have your documents notarized. This checklist is being provided to ensure that your loss mitigation documents are correctly executed. If any of the following steps are not completed, or are completed incorrectly, the documents will be returned to you for correction and/or completion.

- Borrower(s) must sign their name(s) exactly as the printed line below the signature line.
- County, State and date information completed (if applicable) on Borrower's Acknowledgment for each set of documents.
- Notarization date written in by Notary Public when notarizing Borrower's Acknowledgment for each set of documents.
- Notary Public's signature and title written in by Notary Public when notarizing Borrower's Acknowledgment for each set of documents
- Notary Public's stamp and/or seal placed on Borrower's Acknowledgment when notarizing each set of documents.
- Commission Expiration Date of Notary Public written in on Borrower's Acknowledgment for each set of documents, if required.
- ****DO NOT HAVE DOCUMENTS NOTARIZED BY A FAMILY MEMBER OR A FOREIGN NOTARY****

- **Witness Signatures**

Certain states require witness(es) to your signature. If witness signatures are required on your loan documents, please verify that each witness has signed and printed/typed their name under the signature as indicated. ****BORROWERS CANNOT WITNESS THEIR OWN SIGNATURES. ****

****WITNESS SIGNATURES MUST BE FROM NON-RELATED, DISINTERESTED THIRD PARTIES.****

**NOTE**: The Lender's Acknowledgment portion of the **loan documents** will be completed by the Lender and **SHOULD NOT** be notarized by your notary public.

**After Recording Return To:**
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

**This Instrument Was Prepared By:**
RUTH RUHL, P.C.
Ruth Ruhl, Esquire
12700 Park Central Drive, Suite 850
Dallas, Texas 75251
and Co-Counsel, Kenneth N. Smolar, Esquire
60 Office Park Way
Pittsford, New York 14534
New York Bar ID: 2233740

**The premises is or will be improved with a one or two family house or dwelling.**

[Space Above This Line For Recording Data]

Loan No.: 277101
Investor Loan No.: 9803533117

# LOAN MODIFICATION AGREEMENT

**(Providing for Principal Forgiveness)**

This Loan Modification Agreement ("Modification"), made this 30th day of January, 2025, Between IFFAT ARA SADIQUE and MOHAMMAD SADIQUE, whose address is 1795 CONEY ISLAND AVE, BROOKLYN, New York 11230 ("Borrower") and U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust by Fay Servicing, LLC as Attorney in Fact, whose address is 5426 Bay Center Drive, Suite 300, Tampa, Florida 33609 ("Lender"), amends and supplements the Consolidation, Extension, and Modification Agreement which includes (1) the Mortgage (the "Consolidated Mortgage"), in the original principal sum of $639,456.62, dated June 24th, 2005, recorded June 30th, 2005 and recorded in Book/Liber M29022, Page 228, Instrument No. 2005063001583, of the Official Records of NASSAU County, New York, upon which mortgage tax in the amount of $5,607.45 was duly paid, more fully described in Exhibit B attached hereto; and (2) the Consolidated Note, bearing the same date as, and secured by, the Consolidated Mortgage.

**The original principal balance was $639,456.62. The existing principal balance is $667,321.74. $1,253,254.42 will be added to the existing principal balance resulting in a new modified loan amount of $1,920,576.16. NEW MONEY BEING ADVANCED IN THE AMOUNT OF $1,253,254.42.**

Section/Block/Lot: 39-516-69

The Consolidated Mortgage, which was entered into as security for the performance of the Consolidated Note, covers the real and personal property described in the Consolidated Mortgage and defined therein as the "Property," located at: 1024 PENINSULA BLVD, WOODMERE, New York 11598, the real property described being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Consolidated Note or Consolidated Mortgage):

**1. Modification Terms.** Borrower acknowledges that the current outstanding unpaid principal balance payable under the Consolidated Note and Consolidated Mortgage is $667,321.74 ("Existing Principal Balance").

Borrower acknowledges that interest has accrued but not paid and Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Consolidated Note and Consolidated Mortgage, and that such interest, costs and expenses, are in the total amount of $ 1,253,254.42 (the "Additional Principal Amount").

Borrower acknowledges that the Additional Principal Amount has been added to the Existing Principal Balance under the terms of the Consolidated Note and Consolidated Mortgage. As of December 1st, 2024, (the "Modification Effective Date"), the amount payable under the Consolidated Note and the Consolidated Mortgage (the "Unpaid Principal Balance") is U.S. $ 1,920,576.16, consisting of all amounts and arrearages that are past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances, late charges, and other costs, collectively "Unpaid Amounts") less, Principal in the amount of U.S. $1,120,576.16, which has been forgiven (the "Principal Forgiveness"). The new amount payable under the Consolidated Note and the Consolidated Mortgage is U.S. $ 800,000.00 (the "New Principal Balance").

Interest at the rate of 3.250% will begin to accrue on the New Principal Balance as of December 1st, 2024 and the first new monthly principal and interest payment on the New Principal Balance will be due on January 1st, 2025.

The monthly principal and interest payment schedule for the modified Loan is as follows:

| Years | Interest Rate | Interest Rate Change Date | Monthly Principal and Interest Payment Amount | Payment Begins On | Number of Monthly Payments |
|---|---|---|---|---|---|
| 1-27 | 3.250% | 12/01/2024 | $2,980.33 | 01/01/2025 | 320 |
| N/A | N/A | N/A | $N/A | N/A | N/A |
| N/A | N/A | N/A | $N/A | N/A | N/A |
| N/A | N/A | N/A | $N/A | N/A | N/A |
| N/A | N/A | N/A | $N/A | N/A | N/A |
| N/A | N/A | N/A | $N/A | N/A | N/A |

The new Maturity Date will be: August 1st, 2051.

The above terms in this paragraph 1. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

Borrower understands and acknowledges that, if Borrower has a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for the modified loan will be the minimum payment that will be due each month for the remaining term of the loan. Borrower further understands and acknowledges that the modified loan will not have a negative amortization feature that would allow the Borrower to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

**2. Property Transfer/Sale.** If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Consolidated Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Consolidated Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Consolidated Mortgage without further notice or demand on Borrower.

**3. Covenants/Agreements/Requirements.** Borrower also will comply with all other covenants, agreements, and requirements of the Consolidated Mortgage, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Consolidated Mortgage; however, the following terms and provisions are forever canceled, null and void, as of the specified date in paragraph No. 1 above:

(a) all terms and provisions of the Consolidated Note and Consolidated Mortgage (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Consolidated Note; and

(b) all terms and provisions of any adjustable rate rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Consolidated Note or Consolidated Mortgage and that contains any such terms and provisions as those referred to in (a) above;

**4. Miscellaneous Provisions.** Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Consolidated Mortgage relating to default in the making of payments under the Consolidated Mortgage shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Consolidated Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Borrower’s obligations or liabilities under the Consolidated Note and Consolidated Mortgage shall be diminished or released by any provisions hereof, nor shall this Modification in any way impair, diminish, or affect any of Lender’s rights under or remedies on the Consolidated Note and Consolidated Mortgage, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Consolidated Note and Consolidated Mortgage are expressly reserved by Lender.

(c) Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Consolidated Note and Consolidated Mortgage.

(d) All costs and expenses incurred by Lender in connection with this Modification, including recording fees, title examination, and attorney’s fees, shall be paid by the Borrower and shall be secured by the Consolidated Mortgage, unless stipulated otherwise by Lender.

(e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Modification which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

(f) That, as of the Modification Effective Date, if any provision in the Consolidated Note or in any addendum or amendment to the Consolidated Note allowed for the assessment of a penalty for full or partial prepayment of the Consolidated Note, such provision is null and void.

(g) Borrower will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and not withstanding anything else to the contrary in this Modification, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Modification will not become effective on the Modification Effective Date and the Modification will be null and void.

(h) Borrower agrees that if any document related to the Loan Documents and/or this Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the original promissory note is replaced, the Lender hereby indemnifies Borrower against any loss associated with a demand on the original note. All documents the Lender requests of Borrower under this paragraph 4 (h) shall be referred to as "Documents." Borrower agrees to deliver the Documents within ten (10) days after Borrower receives Lender's written request for such replacement.

(i) This Agreement is not binding until it is fully executed by the Borrower and the Lender.

**5.** Borrower acknowledges the continuing obligation of the outstanding debt secured by the mortgage as modified by this Modification. Borrower and Lender, together with their respective successors and assigns, agree that any prior acceleration of the repayment of the amount due on the Consolidated Note and Consolidated Mortgage is revoked, prior demand for immediate payment of all sums secured by the Consolidated Note and Consolidated Mortgage is withdrawn, and the Loan is reinstated as an installment loan with monthly payments due under the Consolidated Note and Consolidated Mortgage, as amended and modified by this Modification.

Borrower and Lender further agree that the calculation of any statute of limitation governing Lender's right to enforce the terms of the Consolidated Note, Consolidated Mortgage, and Modification shall not include any period prior to the date of this Modification. Any payment by Borrower to Lender, or Lender's successors and assigns, on account of the Consolidated Note and Consolidated Mortgage or any installment thereof or interest thereon, will affect the time limited for foreclosure of the Consolidated Mortgage.

| | |
|---|---|
| _____ | _____(Seal) |
| Date | IFFAT ARA SADIQUE –Borrower |
| _____ | _____(Seal) |
| Date | MOHAMMAD SADIQUE –Borrower |
| _____ | _____(Seal) |
| Date | –Borrower |
| _____ | _____(Seal) |
| Date | –Borrower |

Loan No.: 277101

## BORROWER ACKNOWLEDGMENT

State of _____ §
§
County of _____ §

On the_____day of _____in the year_____before me, the undersigned, a Notary Public in and for said State, personally appeared IFFAT ARA SADIQUE and MOHAMMAD SADIQUE

,

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s)is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

_____
Signature

Printed/Typed Name:_____

Notary Public_____
Office

My Commission Expires:_____

Loan No.: 277101

U.S. Bank Trust National Association,
not in its individual capacity, but solely –Lender
as Trustee of LSF8 Master Participation
Trust by Fay Servicing, LLC as
Attorney in Fact

_____
-Date

By: _____

Printed Name: _____

Its: _____

## LENDER ACKNOWLEDGMENT

State of §
§
County of §

On the _____day of _____ in the year _____before me, the undersigned, personally appeared _____ , personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies) and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in

*[insert the city or other political subdivision and the state or county or other place the acknowledgment was taken].*

_____
Signature

Printed/Typed Name:_____

Notary Public_____
Office

My Commission Expires:_____

Loan No.: 277101

# BALLOON ADDENDUM

THIS ADDENDUM is made this 30th day of January, 2025 , and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date, given by the undersigned (the "Borrower") which modifies Borrower's Note and Security Instrument to U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust by Fay Servicing, LLC as Attorney in Fact

(the "Lender")

and covers the Property located at:

1024 PENINSULA BLVD, WOODMERE, New York 11598
*[Property Address]*

In addition to the agreements made in the Loan Modification Agreement, Borrower and Lender further agree as follows:

**"THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR CONVERTED TO A MARKET LEVEL FIXED RATE OVER THE EXTENDED REMAINING TERM. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER."**

By signing below, Borrower accepts and agrees to the terms and covenants contained herein.

Fay Servicing, LLC as Attorney in Fact for U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust (Seal) -Lender

By: _____

Its: _____

_____ (Seal)
IFFAT ARA SADIQUE -Borrower

_____ (Seal)
MOHAMMAD SADIQUE -Borrower

_____ (Seal)
-Borrower

_____(Seal)
-Borrower

Loan No.: 277101

# NOTICE OF NO ORAL AGREEMENTS

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice:** The undersigned hereby represents and warrants that I/we have each received and read a copy of this Notice on or before the execution of the "Loan Agreement." "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods, or any other thing of value or to otherwise extend credit or make a financial accommodation.

_____ _____

Date IFFAT ARA SADIQUE –Borrower

_____ _____

Date MOHAMMAD SADIQUE –Borrower

_____ _____

Date –Borrower

_____ _____

Date – Borrower

Loan No.: 277101

# CORRECTION AGREEMENT

**Borrower(s):** IFFAT ARA SADIQUE and MOHAMMAD SADIQUE

**Property:** 1024 PENINSULA BLVD, WOODMERE, New York 11598

Words used in this Agreement are defined below. Words in the singular mean and include the plural and vice versa.

**"Borrower"** is IFFAT ARA SADIQUE and MOHAMMAD SADIQUE.

**"Lender"** is U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust by Fay Servicing, LLC as Attorney in Fact , and its successors or assigns.
**"Agreement"** means the debt evidenced in the Consolidation, Extension, and Modification Agreement.
**"Consolidated Note"** means the promissory note(s) signed by Borrower in favor of Lender or any assignee of Lender.
**"Consolidated Mortgage"** means the Consolidated Mortgage, signed by Borrower in favor of Lender, securing payment of the Consolidated Note.

AGREEMENT TO CORRECT OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of the Loan Modification Agreement offered by Lender in the amount of $1,920,576.16 , which modifies the Consolidated Note and Consolidated Mortgage, and regardless of the reason for any loss, misplacement, omission, misstatement or inaccuracy in any Loan documentation, Borrower agrees as follows: If any document is lost, misplaced, omitted, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of Lender (including any assignee of Lender), Borrower will comply with Lender's request to execute, acknowledge, initial and/or deliver to Lender any documentation Lender deems necessary to replace and/or correct the lost, misplaced, omitted, misstated or inaccurate document(s). All documents Lender requests of Borrower shall be referred to as "Requested Documents." Borrower agrees to deliver the Requested Documents within ten (10) days after receipt by Borrower of a written request for such replacement. Borrower does hereby agree to comply with Lender's request to assure that the Loan documentation executed this date will enable Lender to seek insurance or guaranty from the Department of Housing and Urban Development (HUD) or Department of Veteran's Affairs (VA), if applicable, or to conform with and be acceptable to the Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), Government National Mortgage Association (GNMA), or any other investor.

**REQUEST BY LENDER:** Any request under this Correction Agreement may be made by the Lender (including assignees and persons acting on behalf of the Lender) and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Requested Documents.

**BORROWER LIABILITY:** If Borrower fails or refuses to execute, acknowledge, initial or deliver the Requested Documents to Lender within ten (10) days after being requested to do so by Lender, Borrower understands that Lender is relying on the representations contained herein and agrees to be liable for any and all loss or damage which Lender reasonably sustains thereby including, but not limited to, all reasonable attorneys' fees and costs incurred by Lender.

This Correction Agreement shall inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devises, personal representatives, successors and assigns of Borrower.

ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of this Correction Agreement and further acknowledge that I understand its provisions. Words used in this Correction Agreement mean and include the plural and vice versa.

_____ _____

Date IFFAT ARA SADIQUE –Borrower

_____ _____

Date MOHAMMAD SADIQUE –Borrower

_____ _____

Date –Borrower

_____ _____

Date – Borrower

Loan No.: 277101

# ATTORNEY SELECTION NOTICE

By signing below, it is understood and agreed that you may hire a lawyer or attorney to advise you regarding this transaction and its consequences.

_____ _____
Date IFFAT ARA SADIQUE –Borrower

_____ _____
Date MOHAMMAD SADIQUE –Borrower

_____ _____
Date –Borrower

_____ _____
Date – Borrower

Loan No.: 277101

# AFFIDAVIT UNDER SECTION 255 OF THE NEW YORK STATE LAW

State of _____ §
§
County of _____ §

I, _____, being duly sworn, deposes and says:

1. He/She is the agent for U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust by Fay Servicing, LLC as Attorney in Fact, the current mortgagee, and is familiar with the facts and circumstances set forth herein.

2. A certain Mortgage, Consolidation, Extension, and Modification Agreement, bearing the date of June 24th, 2005 , in the principal amount of $639,456.62, was made byIFFAT ARA SADIQUE and MOHAMMAD SADIQUE, as Mortgagor to BENEFICIAL HOMEOWNER SERVICE CORPORATION, as original Mortgagee, recorded on June 30th, 2005, in Liber or Book M29022, Page 228 , Instrument No. 2005063001583, of the office of the Clerk of NASSAU County, New York, upon which mortgage tax in the amount of $5,607.45 was duly paid.

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF.

3. The instrument offered for recording herewith is a Modification made by IFFAT ARA SADIQUE and MOHAMMAD SADIQUE to U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust by Fay Servicing, LLC as Attorney in Fact effective January 30th, 2025, and to be recorded in the NASSAU County Clerk's Office.

4. The instrument offered for recording modifies and does not create or secure any new or further lien, indebtedness or obligation other than the principal indebtedness or obligation secured by or which under any contingency may be secured by the recorded mortgage hereinabove first described with the exception of the following amount:

a) existing principal balance $ 667,321.74 ,
b) modified loan amount $ 1,920,576.16 ,
c) b minus a equals $ 1,253,254.42 ,
(additional obligation secured by mortgage as modified).

Additional mortgage recording tax of $_____is therefore being paid on this Modification on the sum set forth in 4c. The amount of mortgage recording tax paid on the original Mortgage was $5,607.45.

5. Wherefore, pursuant to Section 255 of Article II of the Tax Law, deponent respectfully claims exception from additional taxation with the exception of the amount set forth in paragraph 4c and requests that the Modification be accepted for recording.

Fay Servicing, LLC as Attorney in Fact for U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust
5426 Bay Center Drive, Suite 300
Tampa, Florida 33609

By: _____

Printed Name: _____

Its:_____

Sworn to before me this_____day of _____,_____.

_____
Notary Signature

_____
Printed Name

Notary Public, State of _____

My Commission Expires: _____

**EXHIBIT "A"**

All that certain plot, piece or parcel of land, with buildings and improvements thereon erected, situate, lying and being at Woodmere, Town of Hempstead, County of Nassau and State of New York, bounded and described as follows:

Beginning at a point on the Northerly side of Peninsula Boulevard, distant 640.42 feet Easterly when measured along the Northerly side of Peninsula Boulevard from the extreme Easterly end of the curve connecting the Easterly side of Saddleridge road with the Northerly side of Peninsula Boulevard;

Running Thence North 17 degrees 26 minutes 16 seconds West 141.92 feet to Map of Hewlett Knolls Section 2;

Thence along said last mentioned land, North 72 degrees 37 minutes 38 seconds East 60.91 feet;

Thence South 17 degrees 01 minutes 51 seconds East 138.52 feet to the Northerly side of Peninsula Boulevard;

Thence Westerly along the Northerly side of Peninsula Boulevard, 60.01 feet to the point or place of beginning.

BEING THAT PARCEL OF LAND CONVEYED TO FROM BY THAT DEED 09/02/2003 AND 09/23/2003 IN BOOK 11671 PAGE 927 INSTRUMENT NUMBER 2003092300161, OF THE NASSAU COUNTY, NY PUBLIC REGISTRY. ACCORDING TO THE PUBLIC RECORDS, THERE HAS BEEN NO CONVEYANCE OF THE LAND WITHIN A PERIOD OF TWENTY-FOUR MONTHS PRIOR TO THE DATE OF THIS REPORT, EXCEPT AS FOLLOWS: NONE

Parcel ID(s): 39-516-69

Loan No.: 277101

**EXHIBIT "B"**
**AGREEMENT – PRIOR MORTGAGE AND ASSIGNMENT OF MORTGAGE HISTORY**

The Mortgage executed by MOHAMMAS SADIQUE AND IFFAT ARA SADIQUE, HUSBAND AND WIFE in favor of BENEFICIAL HOMEOWNERS CORPORATION in the original principal sum of $25,000.00, dated August 26th, 2004, recorded on October 18th, 2004, in Liber or Book 27746, Page 175, Instrument No. 2004101800903, of the office of the Clerk of NASSAU County, New York, upon which mortgage tax in the amount of $225.00 was duly paid.

The Mortgage was assigned as follows:

From BENEFICIAL HOMEOWNER SERVICE CORPORATION BY CALIBER HOME LOANS INC., AS ITS ATTORNEY IN FACT to U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST, by assignment dated June 25th, 2014, and recorded on August 13th, 2014, in Liber or Book 39854, Page 743, Instrument No. 1667.

The Mortgage executed by MOHAMMAS SADIQUE AND IFFAT ARA SADIQUE, HUSBAND AND WIFE in favor of BENEFICIAL HOMEOWNERS CORPORATION in the original principal sum of $102,529.63, dated January 26th, 2005, recorded on February 1st, 2005, in Liber or Book 28307, Page 854, Instrument No. 2005020102113, of the office of the Clerk of NASSAU County, New York, upon which mortgage tax in the amount of $751.00 was duly paid.

The CEMA executed by IFFAT ARA SADIQUE and MOHAMMAD SADIQUE in favor of BENEFICIAL HOMEOWNER SERVICE CORPORATION in the original principal sum of $639,456.62, upon which mortgage tax in the amount of $5,607.45 was duly paid, dated June 24th, 2005, recorded on June 30th, 2005, in Liber or Book M29022, Page 228, Instrument No. 2005063001583.