

Exhibit 1



MODIFICATION/EXTENSION AGREEMENT TO COMMERCIAL LINE NOTE

This MODIFICATION/EXTENSION AGREEMENT is entered into at Providence, Rhode Island, as of 06-26- 2012, between **Tayyab Cab Corp.**, an Illinois corporation, with an address of **2231 South Wabash Avenue, Chicago, Illinois 60616** (the "Borrower") and Charter One, a division of RBS Citizens, N.A., a national banking association with an address of One Citizens Plaza, Providence, Rhode Island 02903 (the "Bank"), successor to Charter One Bank, N.A. (collectively, "the Bank").

WHEREAS, the Bank has made a loan to the Borrower in the original principal amount of **\$100,000.00** (the "Loan");

WHEREAS, the Loan is evidenced by that certain Commercial Line Note, dated **April 14, 2006** (as previously amended, modified or supplemented, the "Note"), by the Borrower in favor of the Bank in the original principal amount of **\$100,000.00** which matures on **December 14, 2020** (the "Maturity Date");

WHEREAS, in connection with the Loan, Borrower entered into that certain Business Loan and Security Agreement, dated **April 14, 2006** (as previously amended, modified or supplemented, the "Loan Agreement");

WHEREAS, as further security for the Loan, the Bank has been granted a Mortgage, dated **April 28, 2011** and recorded at the Cook County Recorder of Deeds at Doc #1123722056 (as previously amended, modified or supplemented, the "175 Grissom Lane Mortgage"), given by Mohammad Altaf and encumbering certain real property located at **175 Grissom Lane, Hoffman Estates, Illinois 60169** (the "175 Grissom Lane Real Property");

WHEREAS, as further security for the Loan, Mohammad Altaf issued a guaranty, dated **April 14, 2006** (as previously amended, modified or supplemented, the "Mohammad Altaf Guaranty"), pursuant to which Mohammad Altaf guaranteed to the Bank the payment and performance of all of the Borrower's obligations with respect to the Loan and the other Loan Documents (as hereinafter defined);

WHEREAS, the Loan Agreement, the 175 Grissom Lane Mortgage, the Note and the Mohammad Altaf Guaranty and all other documents and instruments executed in connection with or relating to the Loan are referred to herein, collectively, as the "Loan Documents"; and the 175 Grissom Lane Real Property and all other collateral granted to the Bank to secure the Loan is referred to herein, collectively, as the "Collateral";

WHEREAS, the Bank is the successor in interest to Predecessor with respect to the Loan and the Loan Documents, is the owner and holder of the Loan and the Loan Documents and, as such, the Borrower is indebted to the Bank therefor and thereunder;

WHEREAS, the Borrower has requested and the Bank has agreed to extend the Maturity Date of the Loan;

WHEREAS, the Borrower has requested and the Bank has agreed to change the payment schedule applicable to the Loan;

WHEREAS, the Borrower and the Bank have agreed to modify the Loan and the Loan Documents in accordance with the terms of this Agreement.

NOW THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Bank and the Borrower mutually agree as follows:

1. EXTENSION

1.1 Recitals and Representations Accurate. The above recitals are hereby made a part of this Agreement and the Borrower acknowledges and agrees that each of the recitals is true and correct.

1.2 Ratification. All of the terms, covenants, provisions, representations, warranties, and conditions of the Loan Documents, as amended or modified hereby, are ratified, acknowledged, confirmed, and continued in full force and effect as if fully restated herein.

1.3 Collateral. The Borrower confirms and ratifies its continuing mortgage, pledge, assignment, and/or grant of security interest in and lien on the Collateral to and in favor of the Bank as set forth in the Loan Documents.

1.4 Maturity Date/Payment Schedule.

- Commencing on **May 14, 2012** and on the corresponding day of each ensuing month through **February 14, 2022** (the "Maturity Date"), the Borrower shall make level principal and interest payments in the amount of **\$1,000.00**;
- The interest rate in the Loan Documents shall be changed to a fixed rate of **Four and One Quarter Percent (4.25%)**, subject to the following condition: If the Borrower defaults under this Agreement, then all interest shall become due and owing at the applicable rate of interest **plus four percent (4.00%)**;
- Defer principal, interest and late charges billed and unpaid for the periods of **December 14, 2011 through April 13, 2012 until February 14, 2022** (the "Maturity Date");
- All outstanding legal fees, deferred interest and late charges will be due and payable on **February 14, 2022** (the "Maturity Date");
- Debtors shall sign an Affidavit for Confession of Judgment (prepared by outside attorney), which shall be filed with the County Clerk in the State of Illinois upon an Event of Default of this agreement;
- There shall be no prepayment penalty applicable to this loan.

1.5 Principal Balance. The Borrower acknowledges and agrees that the current outstanding principal balance of the Note as of the date hereof is **\$95,899.47**.

1.6 Representations and Warranties. The Borrower hereby represents and warrants to the Bank that:

- (a) The person executing this Agreement is duly authorized to do so and to bind the Borrower to the terms hereof;
- (b) Each of the Loan Documents is a valid and legal binding obligation of the Borrower, enforceable in accordance with its terms, and is not subject to any defenses, counterclaims, or offsets of any kind;
- (c) All financial statements delivered to the Bank were true, accurate and complete, in all material respects, as of the date of delivery to the Bank;
- (d) Since the date of the Loan Documents there has been no material adverse change in the

condition, financial or otherwise, of the Borrower, except as disclosed to the Bank in writing;

- (e) There exists no action, suit, proceeding or investigation, at law or in equity, before any court, board, administrative body or other entity, pending or threatened, affecting the Borrower or its property, wherein an unfavorable decision, ruling or finding would materially adversely affect the business operations, property or financial condition of the Borrower, and
- (f) There exists no event of default, or other circumstance that with the passage of time or giving of notice or both will become an event of default, under any of the Loan Documents.

1.7 Interest, Fees, Costs and Expenses. The Borrower shall, simultaneously with the execution of this Agreement, pay to the Bank all accrued interest owing on the Loan as of the date of this Agreement together with all fees, costs and expenses due and owing to the Bank by the Borrower under the Loan Documents.

2. MISCELLANEOUS

2.1 Set-Off. The Borrower hereby grants to the Bank a continuing lien and security interest in any and all deposits or other sums at any time credited by or due from the Bank or any Bank Affiliate (as hereinafter defined) to the Borrower and any cash, securities, instruments or other property of the Borrower in the possession of the Bank or any Bank Affiliate, whether for safekeeping or otherwise, or in transit to or from the Bank or any Bank Affiliate (regardless of the reason the Bank or Bank Affiliate had received the same or whether the Bank or any Bank Affiliate has conditionally released the same) as security for the full and punctual payment and performance of all of the liabilities and obligations of the Borrower to the Bank or any Bank Affiliate and such deposits and other sums may be applied or set off against such liabilities and obligations of the Borrower to the Bank or any Bank Affiliate at any time, whether or not such are then due, whether or not demand has been made and whether or not other collateral is then available to the Bank or any Bank Affiliate.

The term "Bank Affiliate" as used in this Agreement shall mean any "Affiliate" of the Bank or any lender acting as a participant under any loan arrangement between the Bank and the Borrower. The term "Affiliate" shall mean with respect to any person, (a) any person which, directly or indirectly through one or more intermediaries controls, or is controlled by, or is under common control with, such person, or (b) any person who is a director or officer (i) of such person, (ii) of any subsidiary of such person, or (iii) any person described in clause (a) above. For purposes of this definition, control of a person shall mean the power, direct or indirect, (x) to vote 5% or more of the Capital Stock having ordinary voting power for the election of directors (or comparable equivalent) of such person, or (y) to direct or cause the direction of the management and policies of such person whether by contract or otherwise. Control may be by ownership, contract, or otherwise.

2.2 Release of the Bank. The Borrower hereby confirms that as of the date hereof it has no claim, set-off, counterclaim, defense, or other cause of action against the Bank including, but not limited to, a defense of usury, any claim or cause of action at common law, in equity, statutory or otherwise, in contract or in tort, for fraud, malfeasance, misrepresentation, financial loss, usury, deceptive trade practice, or any other loss, damage or liability of any kind, including, without limitation, any claim to exemplary or punitive damages arising out of any transaction between the Borrower and the Bank. To the extent that any such set-off, counterclaim, defense, or other cause of action may exist or might hereafter arise based on facts known or unknown that exist as of this date, such set-off, counterclaim, defense and other cause of action is hereby expressly and knowingly waived and released by the Borrower. The Borrower acknowledges that this release is part of the consideration to the Bank for the financial and other accommodations granted by the Bank in this Agreement.

2.3 Costs and Expenses. The Borrower shall pay to the Bank on demand any and all costs and expenses (including, without limitation, reasonable attorneys' fees and disbursements, court costs, litigation and other expenses) incurred or paid by the Bank in establishing, maintaining, protecting or

enforcing any of the Bank's rights or any of the obligations owing by the Borrower to the Bank, including, without limitation, any and all such costs and expenses incurred or paid by the Bank in defending the Bank's security interest in, title or right to, the Collateral or in collecting or attempting to collect or enforcing or attempting to enforce payment of the Loan.

2.4 Indemnification. The Borrower shall indemnify, defend and hold the Bank and the Bank Affiliates and their directors, officers, employees, agents and attorneys (each an "Indemnitee") harmless against any claim brought or threatened against any Indemnitee by the Borrower or any guarantor or endorser of the obligations of the Borrower to the Bank, or any other person (as well as from attorneys' fees and expenses in connection therewith) on account of the Bank's relationship with the Borrower, or any guarantor or endorser of the obligations of the Borrower to the Bank (each of which may be defended, compromised, settled or pursued by the Bank with counsel of the Bank's election, but at the expense of the Borrower), except for any claim arising out of the gross negligence or willful misconduct of the Bank. The within Indemnification shall survive payment of the obligations of the Borrower to the Bank, and/or any termination, release or discharge executed by the Bank in favor of the Borrower.

2.5 Severability. If any provision of this Agreement or portion of such provision or the application thereof to any person or circumstance shall to any extent be held invalid or unenforceable, the remainder of this Agreement (or the remainder of such provision) and the application thereof to other persons or circumstances shall not be affected thereby.

2.6 Counterparts. This Agreement may be executed in two or more counterparts, each of which shall be an original, but all of which shall constitute but one agreement.

2.7 Bank's Predecessor(s). All references in the Loan Documents to Bank, Predecessor shall hereafter mean Charter One, a division of RBS Citizens, N.A., its successors and assigns. The Bank's address, for all purposes, shall be as set forth in the first paragraph of this Agreement.

2.8 Complete Agreement. This Agreement and the other Loan Documents constitute the entire agreement and understanding between and among the parties hereto relating to the subject matter hereof, and supersedes all prior proposals, negotiations, agreements and understandings among the parties hereto with respect to such subject matter.

2.9 Binding Effect of Agreement. This Agreement shall be binding upon and inure to the benefit of the respective heirs, executors, administrators, legal representatives, successors and assigns of the parties hereto, and shall remain in full force and effect (and the Bank shall be entitled to rely thereon) until released in writing by the Bank. The Bank may transfer and assign this Agreement and deliver the Collateral to the assignee, who shall thereupon have all of the rights of the Bank; and the Bank shall then be relieved and discharged of any responsibility or liability with respect to this Agreement and the Collateral. Except as expressly provided herein or in the other Loan Documents, nothing, expressed or implied, is intended to confer upon any party, other than the parties hereto, any rights, remedies, obligations or liabilities under or by reason of this Agreement or the other Loan Documents.

2.10 Further Assurances. The Borrower will from time to time execute and deliver to the Bank such documents, and take or cause to be taken, all such other further action, as the Bank may request in order to effect and confirm or vest more securely in the Bank all rights contemplated by this Agreement (including, without limitation, to correct clerical errors) or to vest more fully in or assure to the Bank the security interest in the Collateral or to comply with applicable statute or law and to facilitate the collection of the Collateral (including, without limitation, the execution of stock transfer orders and stock powers, endorsement of promissory notes and instruments and notifications to obligors on the Collateral). To the extent permitted by applicable law, the Borrower authorizes the Bank to file financing statements, continuation statements or amendments without the Borrower's signature appearing thereon, and any such financing statements, continuation statements or amendments may be signed by the Bank on behalf of the Borrower, if necessary, and may be filed at any time in any jurisdiction. The Bank may at any time and from time to time file financing statements, continuation statements and amendments thereto which

contain any information required by the Illinois Uniform Commercial Code, 810 ILCS 5/1-101 et seq. as amended from time to time (the "Code") for the sufficiency or filing office acceptance of any financing statement, continuation statement or amendment, including whether the Borrower is an organization, the type of organization and any organization identification number issued to the Borrower. The Borrower agrees to furnish any such information to the Bank promptly upon request. In addition, the Borrower shall at any time and from time to time take such steps as the Bank may reasonably request for the Bank (i) to obtain an acknowledgment, in form and substance satisfactory to the Bank, of any bailee having possession of any of the Collateral that the bailee holds such Collateral for the Bank, (ii) to obtain "control" (as defined in the Code) of any Collateral comprised of deposit accounts, electronic chattel paper, letter of credit rights or investment property, with any agreements establishing control to be in form and substance satisfactory to Bank, and (iii) otherwise to insure the continued perfection and priority of the Bank's security interest in any of the Collateral and the preservation of its rights therein. The Borrower hereby constitutes the Bank its attorney-in-fact to execute, if necessary, and file all filings required or so requested for the foregoing purposes, all acts of such attorney being hereby ratified and confirmed; and such power, being coupled with an interest, shall be irrevocable until this Agreement terminates in accordance with its terms, all obligations of the Borrower to the Bank are irrevocably paid in full and the Collateral is released.

2.11 Amendments and Waivers. This Agreement may be amended and the Borrower may take any action herein prohibited, or omit to perform any act herein required to be performed by it, if the Borrower shall obtain the Bank's prior written consent to each such amendment, action or omission to act. No delay or omission on the part of the Bank in exercising any right hereunder shall operate as a waiver of such right or any other right and waiver on any one or more occasions shall not be construed as a bar to or waiver of any right or remedy of the Bank on any future occasion.

2.12 Terms of Agreement. This Agreement shall continue in force and effect so long as any obligation of the Borrower to Bank shall be outstanding and is supplementary to each and every other agreement between the Borrower and Bank and shall not be so construed as to limit or otherwise derogate from any of the rights or remedies of Bank or any of the liabilities, obligations or undertakings of the Borrower under any such agreement, nor shall any contemporaneous or subsequent agreement between the Borrower and the Bank be construed to limit or otherwise derogate from any of the rights or remedies of Bank or any of the liabilities, obligations or undertakings of the Borrower hereunder, unless such other agreement specifically refers to this Agreement and expressly so provides.

2.13 Notices. Any notices under or pursuant to this Agreement shall be deemed duly received and effective if delivered in hand to any officer or agent of the Borrower or Bank, or if mailed by registered or certified mail, return receipt requested, addressed to the Borrower or Bank at the address set forth in this Agreement or as any party may from time to time designate by written notice to the other party.

2.14 Illinois Law. This Agreement shall be governed by federal law applicable to the Bank and, to the extent not preempted by federal law, the laws of the State of Illinois.

2.15 Reproductions. This Agreement and all documents which have been or may be hereinafter furnished by Borrower to the Bank may be reproduced by the Bank by any photographic, photostatic, microfilm, xerographic or similar process, and any such reproduction shall be admissible in evidence as the original itself in any judicial or administrative proceeding (whether or not the original is in existence and whether or not such reproduction was made in the regular course of business).

2.16 Venue. Borrower irrevocably submits to the nonexclusive jurisdiction of any Federal or state court sitting in Illinois, over any suit, action or proceeding arising out of or relating to this Agreement. Borrower irrevocably waives to the fullest extent it may effectively do so under applicable law, any objection it may now or hereafter have to the laying of the venue of any such suit, action or proceeding brought in any such court and any claim that the same has been brought in an inconvenient forum. Borrower irrevocably appoints the Secretary of State of the State of Illinois as its authorized agent to accept and acknowledge on its behalf any and all process which may be served in any such suit, action or proceeding, consents to

such process being served (i) by mailing a copy thereof by registered or certified mail, postage prepaid, return receipt requested, to Borrower's address shown above or as notified to the Bank and (ii) by serving the same upon such agent, and agrees that such service shall in every respect be deemed effective service upon Borrower.

2.17 **JURY WAIVER.** BORROWER AND BANK EACH HEREBY KNOWINGLY, VOLUNTARILY AND INTENTIONALLY, AND AFTER AN OPPORTUNITY TO CONSULT WITH LEGAL COUNSEL, WAIVE (A) ANY AND ALL RIGHTS TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING IN CONNECTION WITH THIS AGREEMENT, THE OBLIGATIONS, ALL MATTERS CONTEMPLATED HEREBY AND DOCUMENTS EXECUTED IN CONNECTION HERewith AND (B) AGREE NOT TO SEEK TO CONSOLIDATE ANY SUCH ACTION WITH ANY OTHER ACTION IN WHICH A JURY TRIAL CAN NOT BE, OR HAS NOT BEEN WAIVED. THE BORROWER CERTIFIES THAT NEITHER THE BANK NOR ANY OF ITS REPRESENTATIVES, AGENTS OR COUNSEL HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT THE BANK WOULD NOT IN THE EVENT OF ANY SUCH PROCEEDING SEEK TO ENFORCE THIS WAIVER OF RIGHT TO TRIAL BY JURY.

Executed on this day June 26, 2012.

Borrower:

Tayyab Cab Corp.

By:


Mohammad Altaf, President

Accepted: Charter One, a division of RBS Citizens, N.A.

By: _____

Name: Sara A. Jorgensen

Title: Legal Vendor Liaison

For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned guarantor(s) hereby irrevocably and unconditionally acknowledge and confirm to the Bank that the guaranty of the obligations of the Borrower including without limitation respecting the Note continues in full force and effect and is a valid and binding obligation of the undersigned guarantor(s) in accordance with its terms, that no defenses, offsets, claims, counterclaims exist with respect to such guaranty(s), and that each such guaranty is enforceable in accordance with its terms, and guarantees and shall continue to guarantee in accordance with its terms the performance of all amounts guaranteed thereby including without limitation in addition to all other liabilities and obligations guaranteed thereby, all liabilities and obligations of the Borrower to the Bank respecting the Note and the other Loan Documents as affected hereby.

Executed on this day June 26, 2012.

Guarantor:


Mohammad Altaf, individually

Exhibit 2

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

RBS CITIZENS, N.A., d/b/ a CHARTER)
ONE BANK, a National Banking)
Association,)

Plaintiff,)

- vs -)

TAYYAB CAB CORPORATION, an)
Illinois Corporation and MOHAMMED)
ALTAF, an individual,)

Defendants.)

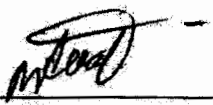
Case No. 1:11-cv-01808
Hon. James B. Zagel

AGREED CONFESSION OF JUDGMENT

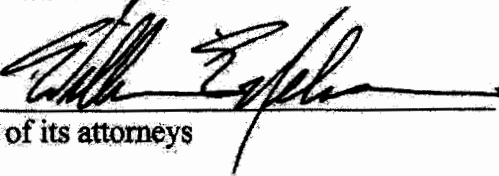
This matter having come before the Court upon the stipulation of the parties; Defendant TAYYAB CAB CORPORATION and MOHAMMED ALTAF having failed to make payments as promised under the Modification/Extension Agreement to Commercial Line Note dated May____, 2012 ("Agreement") or having otherwise failed to abide by the non-monetary terms of the Agreement, and having consented to the entry of this Confession of Judgment in the event of such failure; Defendants waive all defenses to presentment and enforcement of this Confession of Judgment, except payment in full, and strict performance of the Agreement; Further, Defendants waive all rights of appeal, including any stay of enforcement, right of reconsideration, or other relief from judgment; Plaintiff RBS CITIZENS, N.A., d/b/a CHARTER ONE BANK may enforce and collect on this Confession of Judgment immediately upon entry thereof without violating any stay of enforcement under the

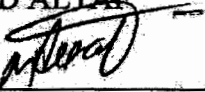
Federal Rules of Civil Procedure; and the Court otherwise being fully advised in the premises:

AGREED:
TAYYAB CAB CORPORATION

By 
Its: President

AGREED:
RBS CITIZENS, N.A.

By 
one of its attorneys

AGREED:
MOHAMMED ALTAF


IT IS HEREBY ORDERED: that Judgment is hereby entered in favor of Plaintiff RBS CITIZENS, N.A., d/b/a CHARTER ONE BANK, a National Banking Association, and against Defendants, TAYYAB CAB CORPORATION and MOHAMMED ALTAF, jointly and severally, in the amount of \$105,626.06 less payments received by RBS CITIZENS, N.A., d/b/a CHARTER ONE BANK prior to, and/or pursuant to, the Agreement, and all costs of enforcement and collection, including reasonable attorney's fees and costs incurred as a result thereof.

ENTER:

Dated: _____

James B. Zagel,
UNITED STATES DISTRICT
JUDGE

Exhibit 3

**UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

RBS CITIZENS, N.A., d/b/ a CHARTER)
ONE BANK, a National Banking)
Association,)

Plaintiff,)

- vs -)

TAYYAB CAB CORPORATION, an)
Illinois Corporation and MOHAMMED)
ALTAF, an individual,)

Defendants.)

Case No. 1:11-cv-01808
Hon. James B. Zagel

PETITION FOR ATTORNEY'S FEES AND COSTS

I, William E. Nelson, under penalties as provided for by law pursuant to Chapter 735 ILCS 5/1-109, of the Illinois Code of Civil Procedure, certify that the statements set forth in this Petition are true and correct, except as to matters therein stated to be on information and belief, and as to such matters the undersigned certifies as aforesaid that he verily believes the same to be true.

1. I am over the age of 21, under no legal disability, and if called and sworn as a witness in this cause, would competently testify that I have personal knowledge of the facts set forth in this Petition.

2. I am an attorney employed by the law firm of Simon, PLC at 1 South Dearborn, Suite 2100, Chicago, Illinois 60603.

3. I graduated from law school in January of 1980, and became licensed to practice law in the State of Illinois on May 1, 1980.

4. I have been practicing law for the last 31 years, during which I have, inter alia, concentrated my practice in the area of commercial litigation.

5. The law firm of Simon, PLC was retained by Plaintiff to prosecute this action on Plaintiff's behalf.

6. I am personally acquainted with the cause of action herein and with the legal services provided by the law firm of Simon, PLC in connection with this cause.

7. A detailed record reflecting the nature of the services performed by the paralegals and attorneys of Simon, PLC, the dates on which the services were performed, the number of hours spent performing the services, and the hourly rate charged is set forth in Exhibit A which is attached hereto and is by this reference incorporated herein, and was made by a person with knowledge of the information set forth.

8. The total of the fees incurred as set out in Exhibit A is \$6,087.80.

9. Plaintiff has incurred costs in the amount of \$836.41 as set out in Exhibit A.

10. Plaintiff's attorneys completely performed the services reflected above.

11. The services performed were necessary in order for Plaintiff to properly represent its client.

12. The time spent performing the service was reasonable in light of the difficulty of the services performed.

13. I am familiar with the range of hourly rates charged by attorneys in McHenry/DuPage/Will/Cook County. The rate charged per hour is fair and reasonable, and within the normal standards of the community for the type of services performed based upon the level of skill, expertise and experience of the attorneys who performed the legal services.

14. The total amount of fees and costs incurred amount to at least \$5,924.21.

William E. Nelson

VERIFICATION BY CERTIFICATION

Under penalties as provided by law pursuant to Chapter 735 ILCS 5/1-109 of the Illinois Code of Civil Procedure, the undersigned certifies that the statements set forth in this instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he/she verily believes the same to be true.

SIGNATURE: _____
William E. Nelson

DATED: _____

William E. Nelson
Ardc No.: 3126292
Simon PLC
Attorneys for Plaintiff
1South Dearborn Street - Suite 2100
Chicago, Illinois 60603
312-212-4338

Exhibit A

SIMON PLC ATTORNEYS & COUNSELORS

**P.O. Box 4360
Troy, MI 48099-4360**

TIN #: 38-3567469

Telephone: (248) 720-0290

Facsimile: (248) 720-0291

Attorney-Client/Attorney Work Product Privileged

Citizens Bank
443 Jefferson Blvd, RJW500
Warwick, RI 02886

02/11/2013
File #: 1943-0021
Invoice #: Summary

Attn: Michael McManus

RE: **Tayyab Cab Corp - #800-8305498-0101**

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
Dec-06-10	Receipt and initial review of file.	0.20	53.00	FRS
Dec-07-10	Search of Cook County Treasurer's online records for Property Identification No. assigned to Mortgaged Property; Drafting of forbearance agreement and second mortgage; Submit title order to title company.	5.00	1,175.00	DJG
Jan-14-11	Review of payoff letter; Drafting of demand letter.	0.50	117.50	DJG
Mar-11-11	Drafting of Complaint; disclosure statement and notification of affiliates; civil cover sheet; Telephone conference with client.	2.00	470.00	DJG
Apr-13-11	Telephone conference with client (.10); telephone conference with borrower re: modification agreement (.10).	0.20	42.30	DJG
Apr-14-11	Court mandated status conference re: service and discovery progress.	3.00	634.50	DJG
Apr-21-11	Drafting of motion for default judgment (.5); clerk status re: motion for default judgment (.5).	1.00	211.50	DJG
Apr-26-11	Telephone conference with borrower re: forbearance agreement and mortgage (.2); Telephone conference with client re: forbearance agreement (.2).	0.40	84.60	DJG
Mar-30-12	Review/Analyze Review file re default order.	0.50	105.75	WEN
	Communicate (with client) Email request for account statement to client.	0.10	21.15	WEN
Apr-05-12	Communicate (with client) Follow up email to client requesting account statement.	0.20	42.30	WEN

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	Review/Analyze Review account statements for principal and fees, costs.	0.20	42.30	WEN
	Draft/revise Initiate draft of motion for default judgment.	2.00	423.00	WEN
	Communicate (with client) Send affidavit to client for review, signature.	0.10	21.15	WEN
Apr-16-12	Communicate (other external) Telephone conference with debtor re motion for default judgment.	0.20	42.30	WEN
	Communicate (with client) Telephone conference with client re debtor's payment offer.	0.20	42.30	WEN
	Review/Analyze Review of fees and costs.	0.10	21.15	WEN
Apr-17-12	Communicate (other external) Telephone conference with debtor re payment plan.	0.20	42.30	WEN
Apr-20-12	Review/Analyze Review court's sua sponte motion to change hearing date (.20); email to arrange coverage due to hearing conflict with the Sanyou Rule 33 hearing (.10).	0.30	63.45	WEN
Apr-23-12	Communicate (other external) Telephone conference with debtor re response to settlement demand; email to client re response.	0.30	63.45	WEN
	Communicate (other external) Telephone conference with debtor re terms of settlement, agreed with confession; email to client to draft documents.	0.20	42.30	WEN
Apr-26-12	Communication in firm regarding hearing outcome.	0.10	21.15	KLF
	Attend Hearing on Motion for Default Judgment.	2.00	423.00	KLF
	Communicate (with client) Email to client re continued date of motion, request for forbearance draft based on the 1K down, 1K per month.	0.10	21.15	WEN
May-03-12	Communicate (with client) Email to client re forbearance agreement draft status.	0.10	21.15	WEN
May-09-12	Review/Analyze Review modification agreement draft.	0.50	105.75	WEN
May-14-12	Draft/revise Draft court order.	0.50	105.75	WEN
	Communicate (with client) Email to client re unlocking the modification agreement.	0.20	42.30	WEN
May-15-12	Communicate (other external) Return call to debtor re the modification agreement.	0.10	21.15	WEN

May-29-12	Letter to debtor re the modification agreement.	0.20	42.30	WEN
	Review of file re motion hearing.	0.30	63.45	WEN
May-31-12	Review/Analyze Review of file re motion hearing.	2.50	528.75	WEN
	Communicate (with client) Email report to client re court status.	0.20	42.30	WEN
Jun-08-12	Communicate (other external) Telephone conference with debtor re forbearance agreement.	0.10	21.15	WEN
Jun-09-12	Communicate (other external) Telephone conference with debtor re forbearance agreement.	0.10	21.15	WEN
	Communicate (with client) Email to client re verbal confirmation from debtor.	0.10	21.15	WEN
Jun-18-12	Communicate (other external) Telephone conference with Court to confirm next court date.	0.10	21.15	WEN
	Communicate (other external) Telephone conference with debtor re agreement, next court date.	0.20	42.30	WEN
Jun-19-12	Communicate (other external) Telephone conference with debtor re agreement, next court date.	0.20	42.30	WEN
	Communicate (with client) Email to client re debtor's promise to pay.	0.10	21.15	WEN
Jun-27-12	Review signed faxed documents from debtors.	0.30	63.45	WEN
	Email status to client.	0.20	42.30	WEN
Jun-28-12	CC Email to Client Re: Settlement	0.10	21.15	WEN
Jul-03-12	Review/Analyze Review original confession and copies of client mailing.	0.10	21.15	WEN
Jul-06-12	Communicate (with client) Respond to client inquiry re documents.	0.10	21.15	WEN
Jul-28-12	Communicate (with client) Respond to client inquiry re debtor contact information.	0.10	21.15	WEN
Feb-01-13	Communicate (with client) Email to client re court order for status; need to dismiss case.	0.20	42.30	WEN
Feb-06-13	Review/Analyze Review file re settlement documents.	0.30	63.45	WEN
	Communicate (with client) Email to client re settlement payment status.	0.20	42.30	WEN
Feb-11-13	Communicate (with client) Email from client re settlement and direction to move for judgment.	0.20	42.30	WEN

Draft/revise Draft motion for judgment.	1.50	317.25	WEN
TOTALS:	27.90	6,087.80	

Disbursements	Amount
Dec-07-10 Order Document - Cook County Recorder of Deeds	3.00
Jan-12-11 Postage Federal Express Charges Ed Loeb 12/13/10 1 @ 4.12	4.12
Jan-14-11 Postage Postage Expense 1 @ 11.96	11.96
Feb-22-11 Online Fee - Order Documents from Cook County Recorder of Deeds	22.50
Mar-16-11 Court Fees Online Filing Fee - File Complaint USDC IL 1 @ 350.00	350.00
Apr-01-11 Delivery services/messengers Service of Process - Summons and Complaint - Tayyab 3/21/11 1 @ 75.00	75.00
Delivery services/messengers Service of Process - Summons and Complaint on Mohammad Altaf 3/20/11 1 @ 75.00	75.00
May-11-11 Postage Federal Express Charges Ed Loeb 5/3/11 1 @ 17.99	17.99
Jun-06-11 Postage Postage Expense 1 @ 1.88	1.88
Court Fees Recording Fee 1 @ 70.00	70.00
Jun-17-11 Court Fees Recording Fee 1 @ 2.00	2.00
Aug-28-11 Comet Messenger Service, Inc; Invoice # 21129; Recorded mortgage with Cook County Recorder of Deeds; returned recorded mortgage. Delivery services/messengers	44.95
Sep-20-11 Federal Express Charge Comet Messenger Service 8/24/11	15.64
Federal Express Charge return to D. Groulx 8/24/11	53.19
Sep-21-11 Federal Express Charge Return to D. Groulx 8/25/11	15.64
Federal Express Charge John Rosevear 9/1/11	17.92
May-31-12 William E. Nelson Travel Expense Attendance at District Court Motion Hearing 5/31/12	20.32
Jun-20-12 Federal Express Charge Mohammad Altaf 5/29/12	16.74
Jul-27-12 Federal Express Charge Sara Jorgensen 6/29/12	18.56
TOTALS:	836.41
TOTAL FEES AND DISBURSEMENTS	\$6,924.21

This bill may not reflect all charges incurred

PAYMENT DUE UPON RECEIPT

RESULTS WITH A COST-EFFECTIVE APPROACH!

Thank You for letting us serve you!