THIS DOCUMENT PREPARED BY:

Terry Lee Foster Bank 5225 N. Kedzie Avenue Chicago, IL 60625

AFTER RECORDING MAIL TO:

FOSTER BANK LOAN DEPARTMENT 5225 N. KEDZIE AVENUE CHICAGO, ILLINOIS 60625 0010515081

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EXTENSION AGREEMENT

This Indenture, made this 1st day of May, 2001, by and between FOSTER BAN:, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and Sung Kuk Yoo & Linda Eun Yoo, representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

WITNESSETH:

1. The parties hereby agree to modify the amount of the Note and extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of Sung Kuk Yoo & Linda Eun Yoo, as amended or modified, secured by a mortgage recorded May 6,1998, in the office of the Recorder of took County, Illinois, as document number 98370565 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

PARCEL 1:

LOTS 6 THRU 11 INCLUSIVE, IN ISAAC W. HIGG'S SUBDIVISION OF LOT 8 AND PART OF LOT 7 LYING SOUTH OF A LINE THAT RUNS WEST FROM THE INTERSECTION OF LOTS 7 AND 8, WITH THE CENTER LINE OF ELSTON ROAD, IN J.E. REE'S SUBDIVISION IN THE SOUTHWEST ¼ OF SECTION 10 TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS: ALSO

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PARCEL 2:

LOT 17 IN ISAAC W. HIGG'S SUBDIVISION OF LOT 8 AND THAT PART OF LOT 7 SOUTH OF A LINE RUNNING WEST FROM INTERSECTION OF LOTS 7 AND 8 WITH CENTER LINE OF ELSTON ROAD IN REE'S SUBDIVISION OF THE SOUTHWEST 1/2 OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 4976-82 NORTH ELSTON, CHICAGO, IL

PERMANENT INDEX NO.: 13-10-308-017-0000; 13-10-308-018-0000; 13-10-308-023-0000; 13-10-308-058-0000;

- 2. The amount remaining unpaid on the indebtedness is TWO HUNDRED NINETY FLVE THOUSAND SEVEN HUNDRED EIGHTY EIGHT AND 28/100 UNITED STATES DOLLARS (\$295,788.28).
- 3. Said indebtedness of \$2.5,788.28 shall be paid on or before May 1, 2006 as provided in the Promissory note or notes, copies of which is attached hereto as Exhibit B.
- If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become due and payable, in the same manner as if said extension had not been granted.
- 5. This Extension Agreement is supplementary to said mortgage. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or notes, but not including any prepayment privileges unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage. The provisions of this indenture shall inure to the benefit of any holder of said principal note or notes and interest notes and

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shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

Sung Kuk Yoo & Linda Eun Yoo

Sung Kuk Yoo

Linda Eun Yoo

Address for notices: 4976-4982 N. Elston Avenue Chicago, Illinois 60630

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS.
COUNTY OF)
I, the undersigned, a Notary Public in and for the County and the State aforesaid,
DO HEREPY CERTIFY that Sungkuk & Linda Gun' Yoo, personally known to me to
be the same pasons whose names are subscribed to the foregoing instrument, appeared
before me this day in person and severally acknowledged that they signed and delivered
the said instrumen as theirs free and voluntary act for the uses and purposes therein set
forth.
Given under my hand and notatial seal this 3154 day of May, 2001
day of, 2001
(NOTARIAL SEAL)
1/20

OFFICIAL SEAL
SUNG AE LIM
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 1-25-2003

Notary Public

My commission expires:

This instrument prepared by:

Foster Bank Samantha Lim 5225 North Kedzie Avenue Chicago, IL 60625

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