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THIS DOCUMENT PREPARED BY:

Jean K. Choi
Foster Bank
5225 N. Kedzie Avenue
Chicago, IL 60625



0010919697

8065/0030 45 001 Page 1 of 6
2001-10-03 08:51:57
Cook County Recorder 31.00

AFTER RECORDING MAIL TO:

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

EXTENSION AGREEMENT

77-47-997 JKD CTI

This Indenture, made this 19th day of September, 2001, by and between **FOSTER BANK**, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and **Ok Hee Kim and Kingsley Kim, her husband, as joint tenants**, representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner")

W I T N E S S E T H:

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 **Ok Hee Kim and Kingsley Kim, her husband, as joint tenants**, as amended or modified, secured by a mortgage recorded September 24, 1998, in the office of the Recorder of Cook County, Illinois, as document number 98853774 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

LOT 6 IN HAPPS ELDORADO ESTATES, A SUBDIVISION IN THE NORTH ½ OF THE NORTHEAST ¼ OF THE NORTHEAST ¼ OF THE SECTION 18, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

BOX 333-CTI

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Commonly Known As: 6430 Eldorado DR., Morton Grove, IL 60053

Permanent Index Number(s): 10-18-213-013-0000

2. The amount remaining unpaid on the indebtedness is **FORTY FIVE THOUSAND EIGHT HUNDRED FORTY EIGHT AND 55/100 UNITED STATES DOLLARS (\$45,848.55)**

3. Said indebtedness of **\$45,848.55** shall be paid on or before **September 19, 2005** as provided in the Promissory note or notes, copies of which is attached hereto as **Exhibit A.**

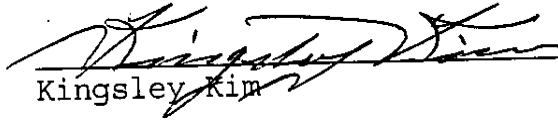
4 If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage, together 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.

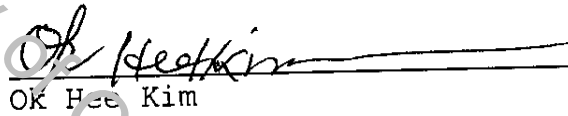
5. This Extension Agreement is supplementary to said mortgage. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or notes, but not including any prepayment privileges unless herein 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 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.

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Kingsley Kim
Ok Hee Kim


Kingsley Kim


Ok Hee Kim

Property of Cook County Clerk's Office

Address: 6430 Eldorado Dr.
Morton Grove, IL 60053

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Exhibit A

AMENDMENT TO ADJUSTABLE RATE BALLOON INSTALLMENT NOTE

Date of Note: August 20, 1998
Amount of Note: \$70,000.00
Interest Rate: Prime + 2.00%
Amortized Period: 84 Months
Maturity Date: August 20, 2001
Borrower/Mortgagor: Kingsley Kim and Ok H. Kim
D/b/a One Hour Prime Cleaners
Lender/Mortgagee: Foster Bank, an Illinois banking corporation

In consideration of Ten Dollars and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties, the Borrower and Lender do hereby agree to amend the above identified Note as follows:

New Amount of Note: FORTY FIVE THOUSAND EIGHT HUNDRED FORTY EIGHT AND 55/100 UNITED STATES DOLLARS(\$45,848.55)

New Maturity Date: September 19, 2005

New Amortization Period: 48 Months

All other terms and conditions of the Note shall remain the same.

Dated this 19th day of September, 2001

Lender/Mortgagee:

FOSTER BANK, an Illinois banking corporation

BY: Seikeun Ahn
Seikeun Ahn

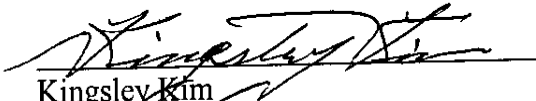
TITLE: Loan Officer

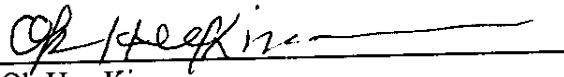
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Borrower

Kingsley Kim
Ok Hee Kim
D/b/a One Hour Prime Cleaners


Kingsley Kim


Ok Hee Kim

Property of Cook County Clerk's Office

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