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0020178318

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2002-02-13 15:53:08  
Cook County Recorder 29.50



0020178318

RECORDATION REQUESTED BY:  
SOUTH CENTRAL BANK  
Main Office  
525 W. ROOSEVELT RD.  
CHICAGO, IL 60607

WHEN RECORDED MAIL TO:  
SOUTH CENTRAL BANK  
Main Office  
525 W. ROOSEVELT RD.  
CHICAGO, IL 60607

SEND TAX NOTICES TO:  
SOUTH CENTRAL BANK  
Main Office  
525 W. ROOSEVELT RD.  
CHICAGO, IL 60607

COOK COUNTY  
RECORDER  
EUGENE "GENE" MOORE  
MARKHAM OFFICE

FOR RECORDER'S USE ONLY

# 20106557

This Modification of Mortgage prepared by:  
Stella Au  
South Central Bank  
525 W. Roosevelt Rd.  
Chicago, IL 60607

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated December 18, 2001, is made and executed between SHAN ZUO ZHOUSHI and DA HUANG ZHOUSHI, whose address is 3308-12 S. MORGAN ST., CHICAGO, IL 60608 (referred to below as "Grantor") and SOUTH CENTRAL BANK, whose address is 525 W. ROOSEVELT RD., CHICAGO, IL 60607 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 28, 1996 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Mortgage recorded March 12, 1997 at Cook County Recorder of Deeds as document #97169860.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in COOK County, State of Illinois:

LOTS 5, 6 AND 7 IN HARLAND AND OTHERS' ADDITION TO CHICAGO IN SOUTHWEST 1/4 OF NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3308-12 S. MORGAN ST., CHICAGO, IL 60608. The Real Property tax identification number is 17-32-217-195-0000

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Rate changed from Prime to Prime-0.1%, credit limit increase from \$50,000.00 to \$60,000.00, extend maturity date to December 18, 2008 and all other terms and conditions remain the same or unchanged.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in

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MODIFICATION OF MORTGAGE

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this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.


**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 18, 2011.**

GRANTOR:

X   
SHAN ZUO ZHOUSHI, Individually

X   
DA HUANG ZHOUSHI, Individually

LENDER:

X   
Authorized Signer

## WAIVER OF HOMESTEAD EXEMPTION

I am signing this Waiver of Homestead Exemption for the purpose of expressly releasing and waiving all rights and benefits of the homestead exemption laws of the State of Illinois as to all debts secured by this Mortgage. I understand that I have no liability for any of the affirmative covenants in this Mortgage

  
XIU LING XU (MARRIED TO SHAN ZUO ZHOUSHI)

## WAIVER OF HOMESTEAD EXEMPTION

I am signing this Waiver of Homestead Exemption for the purpose of expressly releasing and waiving all rights and benefits of the homestead exemption laws of the State of Illinois as to all debts secured by this Mortgage. I understand that I have no liability for any of the affirmative covenants in this Mortgage

NICOLE ZHOUSHI (MARRIED TO DA HUANG ZHOUSHI)

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(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )
COUNTY OF Cook ) SS

On this day before me, the undersigned Notary Public, personally appeared SHAN ZUO ZHOUSHI and DA HUANG ZHOUSHI, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of November, 2001

By [Signature] Residing at 525 W. Roosevelt Rd, Chicago IL 60607

Notary Public in and for the State of Illinois

My commission expires 7-24-2004



LENDER ACKNOWLEDGMENT

STATE OF Illinois )
COUNTY OF Cook ) SS

On this 12th day of November, 2001 before me, the undersigned Notary Public, personally appeared GEORGENE STEINMEYER and known to me to be the Loan Representative, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at 525 W. Roosevelt Rd, Chicago IL 60607

Notary Public in and for the State of Illinois

My commission expires

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared \*\*XIU LING XU ( MARRIED TO SHAN ZUO ZHOUSHI) IS EXECUTING THIS MORTGAGE SOLELY FOR THE PURPOSE OF WAIVING ANY AND ALL MARITAL AND HOMESTEAD RIGHTS., to me known to be the individual described in and who executed the Waiver of Homestead Exemption, and acknowledged that he or she signed the Waiver of Homestead Exemption as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 12th day of November, 2001

By Georgene Steinmeyer Residing at 525 W Roosevelt Rd, Chicago IL 60607

Notary Public in and for the State of Illinois

My commission expires 7-24-2004



Cook County Clerk's Office