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RECORDATION REQUESTED BY:

MB Financial Bank, N.A.,  
successor in interest to  
Manufacturers Bank  
Korean Banking  
3232 W. Peterson Avenue  
Chicago, IL 60659



0030230497

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A.  
Loan Documentation  
1200 N. Ashland Avenue  
Chicago, IL 60622

LN# 3115082

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

MB Financial Bank, N.A.  
1200 N. Ashland Avenue  
Chicago, IL 60622



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 1, 2002, is made and executed between Kyung C. Min and Eun S. Meen, his wife, whose address is 4626 N. Hamlin Avenue, #1N, Chicago, IL 60625 (referred to below as "Grantor") and MB Financial Bank, N.A., successor in interest to Manufacturers Bank, whose address is 3232 W. Peterson Avenue, Chicago, IL 60659 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 20, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents in the original amount of \$275,000.00 payable to Manufacturers Bank, recorded on November 4, 1999 as Document No's 09038501 and 09038502, respectively.

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

Lots 13 and 14 in Block 1 in Tryon and Davis Addition to Irving Park, a Subdivision of the South 1/2 of the Northwest 1/4 of the Northwest 1/4 of Section 14, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois

The Real Property or its address is commonly known as 4624-26 N. Hamlin Avenue, Chicago, IL 60625. The Real Property tax identification number is 13-14-110-031-0000

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

Interest Rate Modified to Lender's Reference Rate, Variable, with a Floor Interest Rate of 5.500%; Principal and Interest payment modified to \$1,999.06 per month, beginning January 1, 2003; Maturity Date Extended to December 1, 2017. All other terms and provisions of the loan documents and related

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Handwritten signature

Handwritten signature

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## MODIFICATION OF MORTGAGE (Continued)

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documents shall remain in full force and effect.

**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 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 1, 2002.**

**GRANTOR:**

X   
Kyung C. Min, Individually

X   
Eun S. Meen, Individually

**LENDER:**

X   
Authorized Signer

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## MODIFICATION OF MORTGAGE

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Kyung C. Min and Eun S. Meen**, 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 23rd day of December, 2002

By [Signature] Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

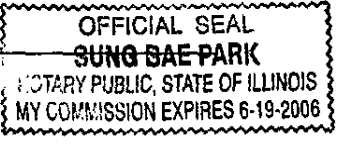
STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

On this 23rd day of December, 2002 before me, the undersigned Notary Public, personally appeared Joy Park and known to me to be the Assistant Vice President 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 \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_

My commission expires \_\_\_\_\_



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