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Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 05/05/2003 07:20 AM Pg: 1 of 4

RECORDATION REQUESTED BY:

MB Financial Bank, N.A.
Korean Banking
3232 W. Peterson Avenue
Chicago, IL 60659

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A.
Korean Banking
3232 W. Peterson Avenue
Chicago, IL 60659

LN# 135101105

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Daniel Maclas/6845
MB Financial Bank, N.A.
1200 N. Ashland Avenue
Chicago, IL 60622

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 1, 2003, is made and executed between Sung Wook Kim and Young Soon Kim, Husband and Wife, in Joint Tenancy, whose address is 5 Bridlewood Ln., Northfield, IL 60093 (referred to below as "Grantor") and MB Financial Bank, N.A., 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 July 5, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded 08/08/02 as document no. 0020870581.

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

LOT 5 IN CONTER'S SUBDIVISION, BEING A SUBDIVISION OF LOT 3 (EXCEPT THE SOUTH 10 RODS OF THE WEST 16 RODS THEREOF AND ALSO EXCEPT THE NORTH 165.0 FEET OF THE WEST 250.0 FEET THEREOF) IN THE COUNTY CLERK'S DIVISION OF SECTION 25, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 9, 1986 AS DOCUMENT NO. 86587518, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5 Bridlewood Ln., Northfield, IL 60093. The Real Property tax identification number is 04-25-200-090-0000

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

The variable interest rate provision floor rate of 5.00% is hereby lowered to 4.00%, as further described in the Variable Interest Rate section herein. All other terms and provisions of the loan documents 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

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 135601165

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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 endorser 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 APRIL 1, 2003.

GRANTOR:

X 
Sung Wook Kim, Individually

X 
Young Soon Kim, Individually

LENDER:

X 
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 135601165

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Sung Wook Kim and Young Soon Kim**, 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 2nd day of April, 2003

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 2nd day of April, 2003 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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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 135601165

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