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After recording, Mail to: 50X 169
Foster Bank
5225 N. Kedzie Ave.
Chicago, IL 60625
773-588-3355 (Lender)



Doc#: 0327940081
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 10/06/2003 03:27 PM Pg: 1 of 4

MODIFICATION AND EXTENSION OF MORTGAGE

REI# 215227

GRANTOR:	BORROWER:
TED T. SIM	TED THE SUP SIM
ADDRESS	ADDRESS
6401 LINCOLN AVE. #407 MORTON GROVE, IL 60053	6401 LINCOLN AVE. #407 MORTON GROVE, IL 60053

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 12TH day of SEPTEMBER 2003, is executed by and between the parties indicated below and Lender.

- A. On DECEMBER 2ND, 2002, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of ONE HUNDRED TWENTY THOUSAND AND NO/100 Dollars (\$ 120,000.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of covering the real property described on Schedule A below ("Property") and recorded in Book _____ at Page _____ Filing date 02/05/03 as Document No. 0030175491 in the records of the Recorder's (Registrar's) Office of COOK County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated n/a executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".
- B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the mortgage. The parties agree as follows:
- (1) The maturity date of the Note is extended to DECEMBER 2ND, 2007 at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
 - (2) The parties acknowledge and agree that, as of SEPTEMBER 12TH, 2003 the unpaid principal balance under the Note \$ 77,555.78, and the accrued and unpaid interest on that date was \$ 452.91.
 - (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described in Schedule B below.
 - (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify, and confirm these terms and conditions modified.
 - (5) Borrower, Grantor, and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this agreement. As of the date of this Agreement, there are no claims, defenses, setoffs, or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
 - (6) The Mortgage is further modified as follows:

*** HOME EQUITY LINE INCREASED FROM \$120,000.00 TO \$200,000.00 ON SEPTEMBER 12TH, 2003 ***

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SCHEDULE A


SEE ATTACHED

Address of Real Property: 6401 LINCOLN AVE. #407 MORTON GROVE, IL 60053

Permanent Index No(s): 10-19-203-027-1035

SCHEDULE B

Grantor:



TED T. SIM

Grantor:

Property of Cook County Clerk's Office

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Borrower:

Ted The Sup Sim
TED THE SUP SIM

Borrower:

Guarantor:

Guarantor:

Guarantor:

Guarantor:

Lender: Foster Bank

for *Lisa Kang*
LISA KANG
LOAN OFFICER

State of Illinois)
County of Cook) ss.

State of _____)
County of _____) ss.

I, Chee Soo Kim, a Notary public in and
For said County, in the State aforesaid, DO HEREBY
CERTIFY that Ted The Sup Sim
_____ personally known to me to be the same
person _____ whose name _____
_____ subscribed to the foregoing instrument, appeared
before me this day in person and acknowledged that
_____ he _____ signed, sealed
and delivered the said instrument as his
free and voluntary act, for the uses and purposes herein
set forth.

The foregoing instrument was acknowledged before me
this _____ by _____

as _____

on behalf of the _____.

Given under my hand and official seal, this 12th
day of September 2003.

Given under my hand and official seal, this _____
day of _____.

Chee Soo Kim

Notary Public



Commission expires: _____

Commission expires: _____

Prepared by and Return to: SEIL OH / FOSTER BANK 5225 N. KEDZIE AVE., CHICAGO, IL 60625

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RIDER - LEGAL DESCRIPTION

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5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

PARCEL 1:

UNIT 407 IN THE MORTON HOUSE CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOTS "A" AND "B" IN THE SUBDIVISION OF LOTS 1 AND 2 IN BLOCK 1 IN MORTON GROVE, BEING A SUBDIVISION OF THE EAST 4.63 CHAINS OF THAT PART OF THE NORTHEAST 1/4 LYING SOUTH OF GROSS POINT ROAD AND OF THE NORTH 3 ACRES OF THE EAST 10 ACRES OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 OF SECTION 19 AND OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 20, LYING SOUTH OF GROSS POINT ROAD AND WEST OF THE CHICAGO MILWAUKEE AND ST. PAUL RAILROAD, ALL IN TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH ALL OF LOTS 3, 4 AND 5 AND THAT PART OF LOTS 6, 7, 8, 9, 10 AND 11 LYING NORTH OF THE NORTH LINE OF THE SOUTH 120 FEET OF SAID LOTS 6, 7, 8, 9, 10 AND 11 ALL IN BLOCK 1 IN MORTON GROVE AFORESAID ALL IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDO RECORDED AS DOCUMENT 93730414 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING GARAGE UNIT NUMBER P-71 A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE AFSD DECLARATION