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Foster Bank
5225 N. Kedzie Ave.
Chicago, IL 60625
773-588-3355 (Lender)
#7014947

Doc#: 0330940177
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 11/05/2003 11:09 AM Pg: 1 of 4



MODIFICATION AND EXTENSION OF MORTGAGE

GRANTOR: HEIDI SOO YOON	BORROWER: HEIDI SOO YOON
ADDRESS 25 E. PALATINE RD #314 ARLINGTON HTS, IL 60004	ADDRESS 25 E. PALATINE RD #314 ARLINGTON HTS, IL 60004

Real Estate Index R1092291

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 28TH day of OCTOBER 2003, is executed by and between the parties indicated below and Lender.

- A. On FEBRUARY 7, 2003, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of TWENTY THOUSAND AND NO/100 Dollars (\$ 20,000.00), 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 February 21, 2003 as Document No. 0030248910 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 FEBRUARY 7, 2008, 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 OCTOBER 28, 2003 the unpaid principal balance under the Note was \$ 4,500.00, and the accrued and unpaid interest on that date was \$ 16.39.
 - (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 \$20,000.00 TO \$35,000.00 ON OCTOBER 28, 2003
***RATE CHANGED FROM PRIME +0.625% TO PRIME +1.125% WITH AUTODEBIT ACCOUNT
AND NO FLOOR RATE ***

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SCHEDULE A

SEE ATTACHED

Address of Real Property: 25 E. PALATINE RD #314, ARLINGTON HEIGHTS, IL 60004

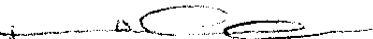
Permanent Index No(s): 03-20-100-028-1038

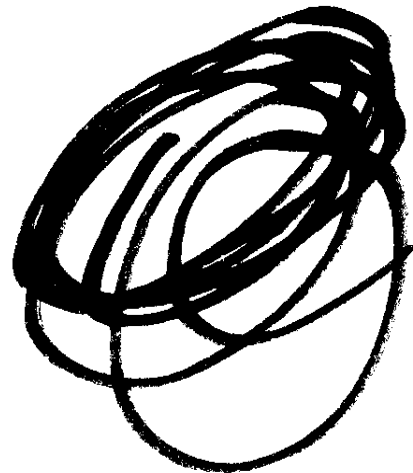
Property of Cook County Clerk's Office

SCHEDULE B

Grantor:

Grantor:


HEIDI SOO YOON



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Borrower:

Borrower:

[Signature]
HEIDI SOO YOON

Guarantor:

Guarantor:

Guarantor:

Guarantor:

Lender: ~~Foster Bank~~

[Signature]
LISA KANG
LOAN OFFICER

State of Illinois)
County of Cook) ss.

State of Illinois)
County of Cook) ss.

I, Chee-Soo Kim, a Notary public in and
For said County, in the State aforesaid, DO HEREBY
CERTIFY that Heidi Soo Yoon
_____ 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
_____ she _____ signed, sealed
and delivered the said instrument as her
free and voluntary act, for the uses and purposes herein
set forth.

The foregoing instrument was acknowledged before me
this _____ by _____
_____ Lisa Kang
as Loan Officer
_____ on behalf of the Foster Bank

Given under my hand and official seal, this 28th
day of October 2003

Given under my hand and official seal, this 28th
day of October 2003

[Signature]
Notary Public

[Signature]
Notary Public



Commission expires: _____

Commission expires: _____

Prepared by and Return to: CHEE-SOO KIM / FOSTER BANK 5225 N. KEDZIE AVE., CHICAGO, IL 60625

CHICAGO TITLE INSURANCE COMPANY
UNOFFICIAL COPY
ALTA RESIDENTIAL LIMITED COVERAGE
JUNIOR LOAN POLICY

LEGAL DESCRIPTION (CONTINUED)

POLICY NO.: 1580 R1092291 01580

PARCEL 1:

UNIT 25-314 IN COUNTRY CLUB CONDOMINIUM AS DELINEATED ON A PLAT OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

THAT PART OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, COMMENCING AT A POINT IN THE NORTH LINE OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SAID SECTION 20, WHICH IS 276.2 FEET WEST OF THE NORTHEAST CORNER OF THE WEST 1/2 OF THE NORTHWEST 1/4 AND RUNNING THENCE WEST ALONG THE SAID NORTH LINE 250 FEET, THENCE SOUTH ON A LINE PARALLEL WITH THE EAST LINE OF THE WEST 1/2 OF THE SAID NORTHWEST 1/4 A DISTANCE OF 527 FEET, THENCE EAST ON A LINE PARALLEL WITH THE SAID NORTH LINE OF 250 FEET AND THENCE NORTH ON A LINE PARALLEL WITH SAID EAST LINE 527 FEET TO THE POINT OF BEGINNING (EXCEPT THAT PORTION THEREOF LYING NORTHERLY OF THE FOLLOWING DESCRIBED LINE; BEGINNING IN THE WEST LINE OF SAID WEST 250 FEET 144.50 FEET SOUTH OF THE NORTH LINE OF SAID NORTHWEST 1/4 (AS MEASURED ON THE WEST LINE OF THE WEST 250 FEET) AND EXTENDING TO THE EAST LINE OF SAID WEST 250 FEET 145.30 FEET SOUTH OF THE NORTH LINE OF SAID NORTHWEST 1/4 (AS MEASURED ON THE EAST LINE OF SAID WEST 250 FEET) EXCEPTING THEREFROM THAT PART OF EXISTING RIGHT OF WAY OF PALATINE ROAD HERETOFORE CONVEYED TO THE COUNTY OF COOK COUNTY, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT A AND LOT B IN ARLINGTON HIGHLAND, BEING A SUBDIVISION OF PARTS OF SECTIONS 19 AND 20, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM MADE BY BOULEVARD BANK NATIONAL ASSOCIATION, AS TRUSTEE, UNDER TRUST AGREEMENT DATED MARCH 22, 1993 AND KNOWN AS TRUST NUMBER 9615 RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, AS DOCUMENT NUMBER 93702867, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN SAID PARCELS (EXCEPTING FROM SAID PARCEL ALL THE PROPERTY AND SPACE COMPRISING ALL THE UNITS THEREOF AS DEFINED AND SET FORTH IN SAID DELINEATED AND SURVEY), IN COOK COUNTY, ILLINOIS. ..