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



Doc#: 0330904042
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 11/05/2003 10:21 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

LN# 4213360

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by:

, Maria Rosario (Loan #4213360)
MB Financial Bank, N.A.
1200 North Ashland Ave.
Chicago, IL 60622



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated July 22, 2003, is made and executed between Kee Won Kwon and Song Sin Kwon, husband and wife, whose address is 3909 Crestwood Drive, Northbrook, IL 60062 (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 22, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded October 29, 2002 as document no. 0021189998 at the Cook County Recorder's Office.

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

LOT 63 IN THE WILLOW WEST BEING A RESUBDIVISION IN THE EAST 1/2 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN (WHICH PLAT OF SUBDIVISION WAS RECORDED 10/11/1967 WITH THE RECORDER OF DEEDS COOK COUNTY AS DOC. 20287770) ALL IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3909 Crestwood Drive, Northbrook, IL 60062. The Real Property tax identification number is 04-20-408-012-0000

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

Effective July 22, 2003 the original note amount of \$250,000.00 is hereby increased to \$350,000.00 and the maturity date of July 22, 2003 is hereby extended to July 22, 2004.

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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 JULY 22, 2003.

GRANTOR:

X *Kee Won Kwon*
Kee Won Kwon, Individually

X *Song Sjn Kwon*
Song Sjn Kwon, Individually

LENDER:

X *[Signature]*
Authorized Signer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Kee Won Kwon and Song Sin Kwon**, 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 22nd day of July, 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 22nd day of July, 2003 before me, the undersigned Notary Public, personally appeared Susan Kim and known to me to be the Loan officer, 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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