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RECORDATION REQUESTED BY:

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



Doc#: 0335301052
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 12/19/2003 12:29 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

#4113100

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Terry London - #9949
MB Financial Bank, N.A.
801 W. Madison Street
Chicago, IL 60607



MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 25, 2003, is made and executed between Soo Hyuk Chon and Young Ja Chon, in joint tenancy, whose address is 9352 N. Lowell, Skokie, IL 60076 (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 November 25, 1998 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents recorded April 22, 1999 as document number 99385980 and 99385981.

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

See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as See Attached Exhibit A, IL.

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

The maturity date is extended from November 25, 2003 to November 25, 2008. The interest rate is hereby reduced from 7.85% to 6.25%. 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

Handwritten initials and signature

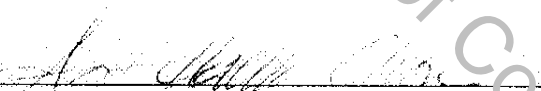
UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
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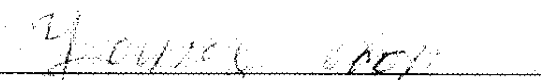
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respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute 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.

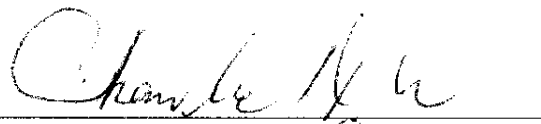
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 25, 2003.

GRANTOR:

X 
Soo Hyuk Chon, Individually

X 
Young Ja Chon, Individually

LENDER:

X 
Authorized Signer *Signer*

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MODIFICATION OF MORTGAGE

(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Soo Hyuk Chon and Young Ja Chon**, 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 5th day of Dec, 2003.

By [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____



LENDER ACKNOWLEDGMENT

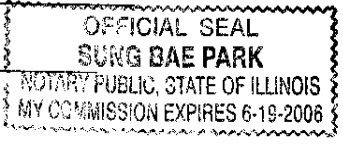
STATE OF IL)
) SS
 COUNTY OF Cook)

On this 5th day of Dec, 2003 before me, the undersigned Notary Public, personally appeared Charles K. Oh and known to me to be the Sr. 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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EXHIBIT A ATTACHED AND MADE A PART OF THIS DOCUMENT.

Parcel 1: LOT 3 (EXCEPT THE SOUTH 4 FEET THEREOF) AND ALL OF LOT 2 IN BLOCK 14 IN KRENN AND DATO'S DEVONSHIRE MANOR ANNEX, BEING A SUBDIVISION OF PART OF SECTION 15, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
Pin: 10-15-215-035 Address: 9352 Lowell Ave. Skokie, IL.

Parcel 2: LOTS 5,6,7 AND 8 IN BLOCK 8 IN GARFIELD, A SUBDIVISION IN THE SOUTHEAST 1/4 OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
Pin: 13-34-407-004 Address: 4007-15 W Armitage, Chicago, IL. 60639

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