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0405629110

RECORDATION REQUESTED BY:
BARRINGTON BANK &
TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010

Doc#: 0405629110
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 02/25/2004 10:34 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:
BARRINGTON BANK &
TRUST COMPANY, N.A.
201 S. HOUGH STREET
BARRINGTON, IL 60010

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Betty Millar, Loan Administration Associate
BARRINGTON BANK & TRUST COMPANY, N.A.
201 S Hough St
Barrington, IL 60010

BOX 158

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 11, 2004, is made and executed between Soo Yong Kim and Jung Ae Kim, husband and wife, as tenants by the entirety (referred to below as "Grantor") and BARRINGTON BANK & TRUST COMPANY, N.A., whose address is 201 S. HOUGH STREET, BARRINGTON, IL 60010 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 20, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 5, 2002 in the amount of \$200,000.00 in County of Cook as Document No. 0020391589.

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

LOT 136 IN BRAYMORE HILLS OF INVERNESS-UNIT NUMBER 2, A SUBDIVISION OF PART OF THE NORTH HALF OF SECTION 13, TOWNSHIP 42 NORTH, RANGE 9, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 23, 1987 AS DOCUMENT 87406843 IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 1440 MacAlpin Drive, Inverness, IL 60010. The Real Property tax identification number is 01-13-207-009

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

Increase the credit limit from \$200,000.00 to \$656,000.00.

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,

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MODIFICATION OF MORTGAGE

(Continued)


Loan No: 0001

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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 FEBRUARY 11, 2004.

GRANTOR:

X 
Soo Yong Kim

X 
Jung Ae Kim

LENDER:

X 
Authorized Signer

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 0001

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

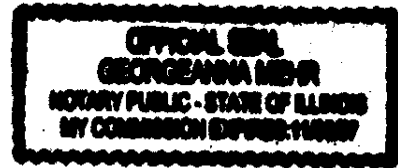
On this day before me, the undersigned Notary Public, personally appeared **Soo Yong Kim and Jung Ae Kim**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 11th day of February, 2004

By Georganna Mehr Residing at _____

Notary Public in and for the State of ILLINOIS

My commission expires _____



LENDER ACKNOWLEDGMENT

STATE OF Illinois)
) SS
 COUNTY OF Lake)

On this 11 day of Feb, 2004 before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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 Afroze Rahman Residing at Long Grove, IL 60047

Notary Public in and for the State of _____

My commission expires _____



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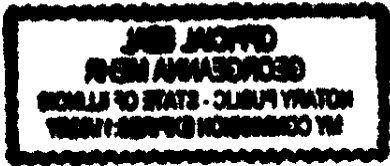
MODIFICATION OF MORTGAGE

(Continued)

Loan No: 0001

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