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Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 03/05/2004 08:52 AM Pg: 1 of 3

WHEN RECORDED MAIL TO:
First Northwest Bank
234 West Northwest Highway
Arlington Heights, IL 60004

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

K. V. Troken, Loan Administrator
First Northwest Bank
234 West Northwest Highway
Arlington Heights, IL 60004

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 31, 2004, is made and executed between Phillip Ahn, married to Inkyung Kim (referred to below as "Grantor") and First Northwest Bank, whose address is 234 West Northwest Highway, Arlington Heights, IL 60004 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated January 28, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on February 16, 1999 in the Office of the Cook County Recorder of Deeds as Document Number 99150447 and an Assignment of Rents as Document Number 99150445.

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

The South 108 feet of the North 158 feet of that part of the Northeast 1/4 of the fractional Northeast 1/4 of Section 16, Township 40 North, Range 12, East of the Third Principal Meridian, lying East of a line 25 feet West of the East line of Foster Avenue as extended South, in Cook County, Illinois. ** THIS IS NOT HOMESTEAD PROPERTY.

The Real Property or its address is commonly known as 9603-9611 West Lawrence Avenue, Chicago, IL 60131. The Real Property tax identification number is 12-16-206-004

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

To extend the maturity date from 1/31/04 to 1/31/09 and reduce the interest rate to 6.500%.

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

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MODIFICATION OF MORTGAGE

(Continued)

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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 JANUARY 31, 2004.

GRANTOR:

X *Phillip Ahn*
Phillip Ahn, married to Inkyung Kim, Individually

LENDER:

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ill

COUNTY OF Cook

On this day before me, the undersigned Notary Public, personally appeared Phillip Ahn, married to Inkyung Kim, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 16th day of Jan, 2004.

By *Kathleen V Troken* Residing at 1101 7th St, JCC

Notary Public in and for the State of Ill

My commission expires _____



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MODIFICATION OF MORTGAGE

(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Ill)

) SS

COUNTY OF Cook)

On this 11th day of Jan, 2004 before me, the undersigned Notary Public, personally appeared Edward Birch 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 Kathleen V Troken Residing at 100 Hill St

Notary Public in and for the State of Ill

My commission expires _____



OFFICE OF COOK COUNTY CLERK'S OFFICE