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Doc#: 0423918027 Eugene "Gene" Moore Fee: \$32.00 Cook County Recorder of Deeds Date: 08/26/2004 09:11 AM Pg: 1 of 5

THIS DOCUMENT PREPARED BY:

Samantha Lim Foster Bank 5225 N. Kedzie Avenue Chicago, IL 60625

AFTER RECORDING MAIL TO:

FOSTER BANK LOAN DEPARTMENT 5225 N. KEDZIE AVENUE CHICAGO, ILLINOIS 60625

Loan #1135200

EXTENSION AGREEMENT

This Indenture, made this 29th day of July, 2004, by and between FOSTER 37NK, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and JAMES BYUNG KWAN MIN A/K/A BYUNG KWAN MIN A/K/A JAMES KWAN MIN A/K/A JAMES K. MIN A/K/A JAMES MIN AND HELEN HYO YOUN MIN A/K/A HYO YOUN MIN A/K/A HELEN HYO MIN A/K/A HELEN H. MIN, his wife, representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

WITNESSETH:

The parties hereby agree to modif_{Y} the amount of the Note and extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of JAMES BYUNG KWAN MIN A/K/A BYUNG KWAN MIN A/K/A JAMES KWAN MIN A/K/A JAMES K. MIN A/K/A JAMES MIN AND HELEN HYO YOUN MIN A/K/A HYO YOUN MIN A/K/A HELEN HYO MIN A/K/A HELEN H. MIN, his wife, as amended or modified, secured by a mortgage recorded April 1, 1997, in the office of the Recorder of Cook County, Illinois, as document number 97225816; Amendment and extension recorded June 2, 1998 as Document number 98455725; Amendment and extension recorded June 28, 2001 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

PARCEL 1:

Lot 2 IN NIEHOFF'S SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF THE SOUTH EAST 1/2 OF SECTION 29, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Box 333

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COMMONLY KNOWN AS: 2315 Thornwood Ave., Wilmette, IL

PERMANENT INDEX NO.: 05-29-413-038-0000

PARCEL 2: Intentionally Omitted From the Commitment

PARCEL 3: Intentionally Omitted From the Commitment

PARCEL 4:

LOTS 19 THROUGH 25 IN BLOCK 11 IN L.C. CRANDAL'S ADDITION TO DAUPHIN PARK, A SUBDIVISION OF BLOCKS 11, 12, 13 AND 14 IN THE EAST ½ OF THE NORTHEAST ½ OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 745-55 East 87th Street, Chicago, IL

PERMANENT INDEX NO.: 25-03-203-035-0000; 25-03-203-036-0000; 25-03-203-037-0000; 25-03-203-038-0000; 25-03-203-039-0000; 25-03-203-040-0000; 25-03-203-041-0000

PARCEL 5:

LOTS 39, 40, 41 AND 42 IN BLOCK 33 IN THE SUBDIVISION BY WEST CHICAGO LAND COMPANY OF THE SOUTH ½ OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 4016-24 West Madison St., Chicago, IL

PERMANENT INDEX NO.: 16-10-425-032-0000

PARCEL 6:

LOT 26 IN BLOCK 11 IN L.E. CRANDALL'S ADDITION TO DAUPHIN PARK BEING A SUBDIVISION OF BLOCKS 11, 12, 13 AND 14 IN DAUPHIN PARK ADDITION TO SUBDIVISION OF THE EAST ½ OF THE NORTHEAST ½ OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 8718 South Cottage Grove, Chicago, IL

PERMANENT INDEX NO.: 25-03-203-042-0000

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PARCEL 7: Intentionally Omitted From the Commitment

- 2. The amount remaining unpaid on the indebtedness is ONE MILLION THREE HUNDRED THIRTY SIX THOUSAND TWO HUNDRED SIXTY EIGHT AND 68/100 UNITED STATES DOLLARS (\$1,336,268.68)
- 3. Said indebtedness of \$1,336,268.68 shall be paid on or before August 1, 2009 as provided in the Promissory note or notes, copies of which is attached hereto as Exhibit B.
- 4. The new interest rate on the note is 6.0% Fixed.
- 5 If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage, together with the then accrued interest thereon, shall, without notice, at the option of the nolder or holders of said principal note or notes, become due and payable, in the same manner as if said extension had not been granted.
- This Extension Agreement is supplementary to said mortgage. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or notes, but not including any prepayment privileges unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage. The provisions of this indenture shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases all rights and benefits under and by virtue of the Homestead Exemption laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

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JAMES BYUNG KWAN MIN A/K/A BYUNG KWAN MIN A/K/A JAMES KWAN MIN A/K/A JAMES K. MIN A/K/A JAMES MIN

HELEN HYO YOUN MIN A/K/A HYO YOUN MIN A/K/A HELEN HYO MIN A/K/A HELEN

Address for notices:
2315 Thornwood Avenue
Wilmette, IL 60091 Address for notices:
2315 Thornwood Avenue
Wilmette, IL 60091

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STATE OF ILLINOIS)
COUNTY OF COOK)
in the State aforesa who are personally k President of	ned, a Notary Public in and for said County, aid, DO HEREBY CERTIFY that nown to me to be the , AN ILLINOIS CORPORATION, and personally known to me to be the
Secret to me he the same per foregoing instrument severally acknowledge Secretar instrument and cause be affixed thereto, Directors of said co	cary of said corporation, and personally known ersons whose names are subscribed to the corporate seal of said corporation to pursuant to authority given by the Board of proporation, as their free and voluntary act, for the
GIVEN under my	hand and Notarial, seal this 3014 day of 2004.
OFFICIAL SEA SOO D YI NOTARY PUBLIC, STATE OF SHEYGOMMISSION EXPIRES:	ILLINOIS
My Commission Expir	es: