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RECORDATION REQUESTED BY:

MB Financial Bank, N.A.,
successor in interest to
Manufacturers Bank
Korean Banking
6401 North Lincoln Avenue
Lincolnwood, IL 60712



Doc#: 0504812024
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 02/17/2005 09:38 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

#411513

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

ay
Loan Doc. Specialist (ol) Trans #13652
MB Financial Bank, N.A.
1200 N. Ashland Avenue
Chicago, IL 60622

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated November 8, 2004 is made and executed between Eric J. Jeong and Jung Sook Jeong, In Joint Tenancy, whose address is 4449 W. Fitch Ave, Lincolnwood, IL 60712-2229 (referred to below as "Grantor") and MB Financial Bank, N.A., successor in interest to Manufacturers Bank, whose address is 6401 North Lincoln Avenue, Lincolnwood, IL 60712 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 8, 1999 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage and Assignment of Rents Recorded November 22, 1999, as Document Number 09095046 and 09095047, respectively.

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

LOTS 21 & 22 IN BLOCK 1 IN HINDMAN'S FIRST ADDITION TO WEST RAVENSWOOD, BEING A SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTH 1/2 OF THE EAST 60 ACRES OF THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3614-18 W. Lawrence Avenue, Chicago, IL, 60625.
The Real Property tax identification number is 13-11-328-029-0000

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

The maturity date of the Change In Terms Agreement has been extended to November 8, 2014. The Interest Rate of 8.25% Fixed has been changed to Lenders Reference Rate Prime Floating with a Floor of 4.00%. The prepayment penalty of Fixed Percentage (3, 2, 1, 0) has been changed to no prepayment penalty. All other terms and provisions of the related documents shall remain in full force and effect.

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4115131

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.

CROSS COLLATERALIZATION. In addition to the Note, this Agreement secures the following described additional indebtedness. Any obligators for indebtedness pursuant to any guaranty, loan documents or collateral documents executed by Guaranty shall constitute collateral for all indebtedness of Guarantor to Lender whether said indebtedness is now existing or hereinafter arising.

CROSS DEFAULT. Borrower will be in default if borrower breaks any promise borrower has made to Lender, or borrower fails to comply with or to perform when due any other term, obligation, covenant or condition contained in their Note(s) or any agreement related to their Note(s), or in any other agreement or loan borrower has with Lender.

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 8, 2004.

GRANTOR:

X *Eric J. Jeong*
Eric J. Jeong

X *Jung Sook Jeong*
Jung Sook Jeong

LENDER:

MB FINANCIAL BANK, N.A., SUCCESSOR IN INTEREST TO
MANUFACTURERS BANK

X *[Signature]*
Authorized Signer *ADP*

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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4115131

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Eric J. Jeong and Jung Sook Jeong**, 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 8th day of November, 2024.

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 8th day of November, 2024 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 [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____

