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RECORDATION REQUESTED BY:

MB Financial Bank, N.A.
Korean Banking
6401 North Lincoln Avenue
Lincolnwood, IL 60712



Doc#: 0511613128
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 04/26/2005 01:44 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

MB Financial Bank, N.A.
Loan Documentation
6111 N. River Rd.
Rosemont, IL 60018

#41211140

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Odaliz Lispier, Loan Doc. Specialist - Trans #12064
MB Financial Bank, N.A.
6111 N. River Road
Rosemont, IL 60018

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 15, 2004, is made and executed between David Y. Kim and Young Y. Kim, Husband and Wife, in Joint Tenancy, whose address is 7300 N. Cicero avenue, Lincolnwood, IL 60712-1641 (referred to below as "Grantor") and MB Financial Bank, N.A., 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 January 17, 2002 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage recorded February 20, 2002 as Document No. 0020197767; further modified by Modification of Mortgage dated January 17, 2003 and recorded on June 16, 2003 as Document No. 0316517029 and further modified by Modification of Mortgage dated May 15, 2004 and recorded July 21, 2004 as Document No. 0420312102, respectively.

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

PARCEL 1:

THE EAST 166 FEET (EXCEPT THE SOUTH 33 FEET THEREOF RESERVED FOR STREET) OF THAT PART OF THE EAST 1/2 OF THE SOUTH 13.65 CHAINS OF THE SOUTH EAST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE EAST AND WEST CENTER LINE OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 28 AFORESAID, IN COOK COUNTY, ILLINOIS

PARCEL 2:

THE EAST 346.79 FEET (EXCEPT THE NORTH 76 FEET THEREOF) AND (EXCEPT THE WEST 172.79 FEET THEREOF) AND (EXCEPT THE EAST 166 FEET THEREOF) AND (EXCEPT THE SOUTH 33 FEET THEREOF) RESERVED FOR STREET OF THAT PART OF THE EAST 1/2 OF THE SOUTH 13.65 CHAINS OF THE EAST 18.35 CHAINS OF THE SOUTH EAST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, LYING NORTH OF THE EAST AND WEST CENTER LINE OF THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 28, AFORESAID

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MODIFICATION OF MORTGAGE

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The Real Property or its address is commonly known as 7300 N. Cicero Avenue, Lincolnwood, IL 60712. The Real Property tax identification number is 10-28-424-087-0000

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

The maturity date of the Promissory Note is hereby extended to September 15, 2005. The Interest Rate has been changed to Lenders Reference Rate Prime + 2.00% Floating with no Floor. All other terms and provisions of the related documents shall remain in full force and effect.

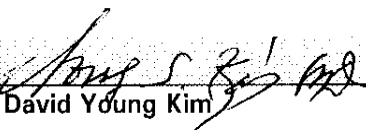
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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.

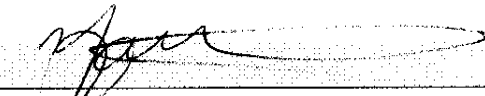
CROSS COLLATERALIZATION. In addition to the Note, this Agreement secures the following described additional indebtedness: Any obligators for indebtedness pursuant to any guaranty, loan documents or collateral documents executed by Guaranty shall constitute collateral for all indebtedness of Guarantor 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 OCTOBER 15, 2004.

GRANTOR:

X 
David Young Kim

X 
Young Yup Kim

DeKalb County Clerk's Office

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LENDER:

MB FINANCIAL BANK, N.A.

X [Signature]
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **David Young Kim and Young Yup 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 10th day of December, 2004.

By [Signature] Residing at Skokie, IL

Notary Public in and for the State of Ill.

My commission expires 10/20/2007



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MODIFICATION OF MORTGAGE (Continued)

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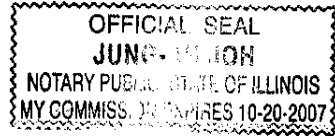
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LENDER ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this 10th day of December, 04 before me, the undersigned Notary Public, personally appeared Tom Park and known to me to be the Chief - Credit, 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 _____



Notary Public of Cook County Clerk's Office