

# UNOFFICIAL COPY

THIS DOCUMENT PREPARED BY:

Foster Bank  
5225 N. Kedzie Avenue  
Chicago, IL 60625



Doc#: 0513705415  
Eugene "Gene" Moore Fee: \$32.00  
Cook County Recorder of Deeds  
Date: 05/17/2005 04:28 PM Pg: 1 of 5

AFTER RECORDING MAIL TO:

FOSTER BANK/TAE GIL LEE  
LOAN DEPARTMENT  
5225 N. KEDZIE AVENUE  
CHICAGO, ILLINOIS 60625  
REI TITLE SERVICES # *RII 59253*

LOAN#1476800

## MORTGAGE AMENDMENT/EXTENSION AGREEMENT

This Indenture, made this 29th day of April, 2005, by and between **FOSTER BANK**, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and **KWAN SU KIM AND YOUNG S. KIM, IN JOINT TENANCY**, representing themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

### W I T N E S S E T H:

1. The parties hereby agree to modify the amount of the Note and extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of **KWAN SU KIM AND YOUNG S. KIM, IN JOINT TENANCY**, secured by a mortgage dated April 16, 2004 and recorded May 3, 2004, in the office of the Recorder of Cook County, Illinois, as documents number 0412440127 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

LOTS 9, 10, 11, 12, 13, 14, 15 AND 16 IN THE SUBDIVISION OF PART OF LOT 1 IN RICHOW AND BAUERMEISTERS SUBDIVISION OF THE WEST ½ OF THE NORTHEAST ¼ OF SECTION 25, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2632-34 WEST BARRY STREET, CHICAGO, ILLINOIS

PERMANENT INDEX NO.: 13-25-206-020-0000, 13-25-206-021-0000,  
13-25-206-022-0000, 13-25-206-027-0000,  
AND 13-25-206-032-0000

2. The amount remaining unpaid on the indebtedness is **TWENTY FIVE THOUSAND ONE HUNDRED THIRTY SIX AND 22/100 UNITED STATES DOLLARS (\$25,136.22)**



30X 169

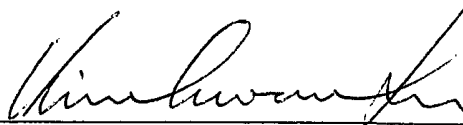
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3. Said indebtedness of \$25,136.22 shall be paid on or before **April 29, 2009** as provided in the Promissory note or notes, copies of which is attached hereto as **Exhibit A**.

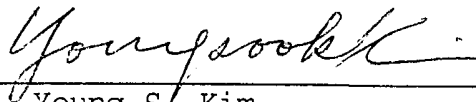
4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become due and payable, in the same manner as if said extension had not been granted.

5. This Amendment 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.



Kwan Su Kim



Young S. Kim

Address for notices:

3 Ashford Court  
Lincolnshire, IL 60069

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## INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS) )  
 ) SS.  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that on this day personally appeared before me, KWAN SU KIM and YOUNG S. KIM, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, and acknowledged that they signed, sealed, and delivered the said instrument as their free and voluntary act and deed, for the uses and purposes therein set forth, including the waive of rights of redemption and waive of all rights and benefits under and by virtue of the homestead exemption laws of this state.

Given under my hand and notarial seal this 29<sup>th</sup> day of April, 2005

(NOTARIAL SEAL)



*[Handwritten Signature]*  
\_\_\_\_\_  
Notary Public

My commission expires: \_\_\_\_\_

EXHIBIT A  
**UNOFFICIAL COPY**

**Loan# 1476800**

**AMENDMENT  
TO  
ADJUSTABLE RATE BALLOON INSTALLMENT NOTE**

Date of Note: April 16, 2004

Amount of Note: \$30,000.00

Interest Rate: Prime + 1.0%

Amortized Period: 60 Months

Maturity Date: April 16, 2005

Borrower/Mortgagor: Kwan Su Kim

Lender/Mortgagee: Foster Bank, an Illinois banking corporation

In consideration of Ten Dollars and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties, the Borrower and Lender do hereby agree to amend the above identified Note as follows:

New Amount of Note: TWENTY FIVE THOUSAND ONE HUNDRED THIRTY  
SIX AND 22/100 UNITED STATES DOLLARS  
(\$25,136.22)

New Borrower/Mortgagor: Kwan Su Kim and Young S. Kim

New Monthly Payment: \$599.01

New First Payment date: June 1, 2005

New Maturity Date: May 1, 2009

New Amortization Period: 48 Months

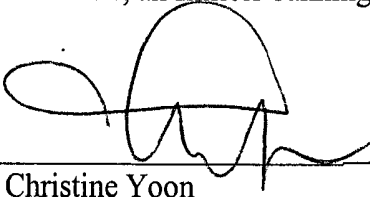
All other terms and conditions of the Note shall remain the same.

Dated this 29th day of April, 2005

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**Lender/Mortgagee:**

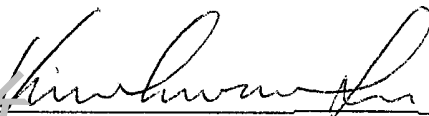
FOSTER BANK, an Illinois banking corporation

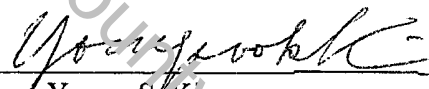
BY:  \_\_\_\_\_  
Christine Yoon

TITLE: Assistant Vice President/Loan Officer

**Borrower:**

Kwan Su Kim and Young S. Kim

 \_\_\_\_\_  
Kwan Su Kim

 \_\_\_\_\_  
Young S. Kim

Property of Cook County Clerk's Office