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RECORDATION REQUESTED BY:

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

Doc#: 0514617140
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 05/26/2005 03:27 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

14220459

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

, Stella Periaswamy - Tr#13765
MB Financial Bank, N.A.
6111 N. River Road
Rosemont, IL 60018

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 15, 2005, is made and executed between Kikon Suh Married to June R. Suh, whose address is 1945 Overlook Ct. Round Lake, IL 60073 (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 November 4, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of November 4, 2004 executed by Kikon Suh and June R. Suh ("Grantor") for the benefit of MB Financial Bank, N. A. ("Lender"), recorded on November 13, 2004 as Document No. 0432302164, and Assignment of Rents of even date therewith executed by Grantor for the benefit of Lender, recorded on November 18, 2004 as Document No. 0432302165.

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

LOTS 23 AND 24 IN BLOCK 4 IN KEENEY'S NORTH AVENUE SUBDIVISION BEING A SUBDIVISION OF LOTS 2 TO 4 IN COUNTY CLERK'S DIVISION OF THE SOUTHEAST 1/4 OF SECTION 32, 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 5820-22 W. North Ave., Chicago, IL 60639. The Real Property tax identification number is 13-32-413-028-0000 and 13-32-413-029-0000

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

The definition of "Note" set forth in the Mortgage is hereby amended and restated in its entirety as follows: The word "Note" means that certain Promissory Note dated as of March 15, 2005 in the original principal amount of \$242,839.67 executed by Borrower and payable to the order of Lender, as amended, supplemented, modified or replaced from time to time.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain

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P-4
JW

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 4220459

Page 2

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 MARCH 15, 2005.

GRANTOR:

X 
Kikon Suh

X 
June R. Suh

LENDER:**MB FINANCIAL BANK, N.A.**

X 
Authorized Signer

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MODIFICATION OF MORTGAGE

Loan No: 4220459

(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Kikon Suh and June R. Suh**, 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 May day of 9th, 2005.
 By Jung Ah Joh Residing at Skokie IL
 Notary Public in and for the State of Ill
 My commission expires 10/20/2007



LENDER ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

On this 9th day of May, 2005 before me, the undersigned Notary Public, personally appeared Joy Park and known to me to be the VP President, 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 Jung Ah Joh Residing at Skokie Ill
 Notary Public in and for the State of Ill
 My commission expires 10/20/2007



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MODIFICATION OF MORTGAGE (Continued)

Loan No: 4220459

Page 4

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