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Foster Bank
5225 N. Kedzie Ave.
Chicago, IL 60625
773-588-3355
Loan #7020803

(Lender)



Doc#: 0530102157 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/28/2005 09:15 AM Pg: 1 of 3

MODIFICATION AND EXTENSION OF MORTGAGE

3850

6250213

GRANTOR:	BORROWER:
KUI JIANG DAI HONG LI	KUI-JIANG DAI
ADDRESS	ADDRESS
5144 ASHLEY CIR LISLE, IL 60532	5144 ASHLEY CIR LISLE, IL 60532

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 22TH day of AUGUST 2005, is executed by and between the parties indicated below and Lender.

- A. On APRIL 18, 2005, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of FIFTY THOUSAND AND NO/100 Dollars (\$ 50,000.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of covering the real property described on Schedule A below ("Property") and recorded in Book _____ at Page _____ Filing date August 19, 2005 as Document No. R2005-180541 in the records of the Recorder's (Registrar's) Office of DUPAGE County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated n/a executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".
- B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the mortgage. The parties agree as follows:
- (1) The maturity date of the Note is extended to APRIL 18, 2010 at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
 - (2) The parties acknowledge and agree that, as of AUGUST 22, 2005, the unpaid principal balance under the Note was \$ 49,963.02, and the accrued and unpaid interest on that date was \$ 180.17.
 - (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described in Schedule B below.
 - (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify, and confirm these terms and conditions modified.
 - (5) Borrower, Grantor, and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this agreement. As of the date of this Agreement, there are no claims, defenses, setoffs, or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
 - (6) The Mortgage is further modified as follows:

HOME EQUITY LINE INCREASED FROM \$50,000 TO \$95,000.00
***RATE CHANGING FROM PRIME -0.125% WITH AUTODEBIT & FLOOR RATE OF 5.00%
TO PRIME +0.125% WITH AUTODEBIT ACCOUNT & FLOOR RATE OF 5.00%***

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SCHEDULE A

LOT 175 IN PEACH CREEK, BEING A SUBDIVISION OF PART OF SECTION 8 AND PART OF SECTION 9, TOWNSHIP 38 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MAY 27, 1999 AS DOCUMENT NO. R1999-120504, IN DUPAGE COUNTY, ILLINOIS.

Address of Real Property: 5144 ASHLEY CIR, LISLE, IL 60532

Permanent Index No(s): 08-09-114-001

Property of Cook County Clerk's Office


SCHEDULE B

Grantor:



KUI JIAN DAI

Grantor:



HONG LI

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Borrower:

KUI-JIANG DAI

Borrower:

Guarantor:

Guarantor:

Guarantor:

Guarantor:

Lender: **Foster Bank**

LISA KANG
LOAN OFFICER

State of Illinois)
County of Cook)

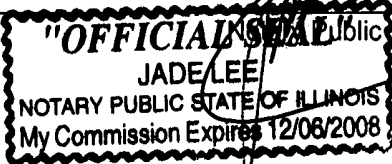
State of Illinois)
County of Cook)

I, Jade Lee, a Notary public in and For said County, in the State aforesaid, DO HEREBY CERTIFY that Kui-Jiang Dai personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered the said instrument as his free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this by Lisa Kang as A.V.P. & Loan Officer on behalf of the Foster Bank.

Given under my hand and official seal, this 22nd day of Aug, 2005.

Given under my hand and official seal, this 22nd day of August 2003.



Commission expires: 12/6/2008

Commission expires:

Prepared by and Return to: CHEE-SOO KIM / FOSTER BANK 5225 N. KEDZIE AVE., CHICAGO, IL 60625

