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Doc#: 0535035253 Fee: \$26.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/16/2005 01:38 PM Pg: 1 of 2

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MODIFICATION AGREEMENT

0000048
Property of Cook County Clerk's Office

This Modification of Home Equity Agreement and Disclosure and Mortgage (herein after referred to as the "Modification Agreement") made this 29th day of September, 2005 by John T. Kim and Hyung H. Kim (herein after referred to as "Mortgagor") and GreatBank Chicago herein after referred to as "Mortgagee").

WITNESSETH

Whereas, Mortgagor has executed and delivered to Mortgagee that certain Home Equity Agreement and Disclosure dated September 29, 2005 in the amount of FIVE HUNDRED THOUSAND and NO/100 Dollars (\$500,000.00), which is secured by a Mortgage of even date therewith, recorded on 10/04/2005 in the Recorder's Office in Cook County, Illinois as Document Number 4020001043 and relating to the property legally described as follows:

LOT 14 IN BLOCK 1 IN MANUS NORTH SHORE ESTATES, BEING IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 5, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 04-05-404-013-0000

Also known as: 561 Alice, Northbrook, IL 60062

Whereas, Mortgagor and Mortgagee have agreed to enter into this Modification Agreement.

Now, therefore, in consideration of the mutual covenants and conditions herein and for other good and valuable consideration, the receipt of which is hereby acknowledged by Mortgagee, the Mortgagor and Mortgagee agree that the Home Equity Agreement and Disclosure and Mortgage shall be and are hereby modified as follows;

1. The Periodic Rate and Corresponding Annual Percentage Rate on your credit line will increase or decrease as the index increases or decreases from time to time. Adjustments to the Periodic Rate and the corresponding Annual Percentage Rate

BOX 334 CTI

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resulting from changes in the Index will take effect on the next business day. In no event will the Annual Percentage Rate be more than the lesser of 15.90% or the maximum rate allowed by applicable law.

**RANGE OF BALANCE
OR CONDITIONS**
ALL BALANCES

**MARGIN SUBTRACTED
TO THE INDEX**
1.00%

2. Except for the modifications stated hereinabove, the Home Equity Agreement and Disclosure and Mortgage are not otherwise changed, modified, or amended, and remain in full force and effect.

IN WITNESS THEREOF, the undersigned have caused this instrument to be signed and sealed as of the date first written above.

GREATBANK CHICAGO

By: *Michael Foster*
Michael Foster

John T. Kim
John T. Kim

Its: SENIOR VICE PRESIDENT
Senior Vice President

Hyung Kim
Hyung H. Kim A/K/A Hyang H. Kim

ATTEST:

By: *Stephen R. Clark*
Stephen R. Clark

Its: ASSISTANT VICE PRESIDENT
Assistant Vice President

PREPARED BY AND MAIL TO: GREATBANC LOAN ADMIN/LINDA KURTZ
C/O FIRST NATIONAL BANK
P.O. BOX 550
CHICAGO HEIGHTS, IL 60411

State of Illinois)
County of COOK)



I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT John T. Kim AND Hyung H. Kim personally known to me to be the same persons whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notary seal this 29 day of September, 2005

Nicole H. Kim
Notary Public

My commission expires 01/23/2008