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Foster Bank  
5225 N. Kedzie Ave.  
Chicago, IL 60625  
(773) 588-3355  
Loan# 7015191

CTIC-HE

Doc#: 0605942151 Fee: \$50.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 02/28/2006 09:04 AM Pg: 1 of 3

MODIFICATION AND EXTENSION OF MORTGAGE

212340

GRANTOR(S)	BORROWER(S)
TAI CHUNG LIM SUNG HEE LIM	TAI CHUNG LIM SUNG HEE LIM
ADDRESS	ADDRESS
2344 INDIAN RIDGE DR. GLENVIEW, IL 60026	2344 INDIAN RIDGE DR. GLENVIEW, IL 60026

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 30th day of January, 2006, is executed by and between the parties indicated below and Lender.

- A. On April 1, 2003, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of THREE HUNDRED FIFTY THOUSAND AND NO/100 Dollars (\$350,000.00), 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 May 29, 2003 as Document No. 314911265 in the records of the Recorder's (Registrar's Office of COOK 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 1, 2008, 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 January 30, 2006, the unpaid principal balance under the Note was \$34,648.45, and the accrued and unpaid interest on that date was \$193.14.
  - (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;
  - (7)

3K9

\*\*\*HOME EQUITY LINE INCREASED FROM \$350,000.00 TO \$564,000.00

\*\*\*RATE CHANGING FROM Prime-0.250% WITH FLOOR RATE OF 0.000% AND WITHOUT AUTO DEBIT  
TO Prime-0.750% WITH FLOOR RATE OF 5.000% AND WITH AUTO DEBIT

BOX 334 CTI

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## SCHEDULE A

PARCEL 1: LOT 132 IN INDIAN RIDGE, BEING A SUBDIVISION IN THE WEST 1/2 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON AREAS APPURTENANT TO PARCEL 1, AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTIONS OF INDIAN RIDGE RECORDED AS DOCUMENT NO. 25084000, ALL IN COOK COUNTY, ILLINOIS.

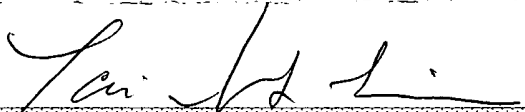
Address of Real Property: 2344 INDIAN RIDGE DR.  
GLENVIEW, IL 60026

Permanent Index No(s): 04-20-305-022-0000

## SCHEDULE B

Grantor:

Grantor:

  
TAI CHUNG LIM

  
SUNG HEE LIM

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Borrower:

*Tai Chung Lim*  
TAICHUNG LIM

Borrower:

*Sung Hee Lim*  
SUNG HEELIM

Guarantor:

\_\_\_\_\_

Guarantor:

\_\_\_\_\_

Guarantor:

\_\_\_\_\_

Guarantor:

\_\_\_\_\_

Lender: **Foster Bank**

*Lisa Kang*  
LISA KANG / LOAN OFFICER

State of \_\_\_\_\_ )

State of \_\_\_\_\_ )

ss.

ss.

County of \_\_\_\_\_ )

County of \_\_\_\_\_ )

I, \_\_\_\_\_, a Notary public in and For said County, in the State aforesaid, DO HEREBY CERTIFY that \_\_\_\_\_ 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 \_\_\_\_\_ free and voluntary act, for the uses and purposes herein set forth.

The foregoing instrument was acknowledged before me this \_\_\_\_\_ by \_\_\_\_\_ as \_\_\_\_\_ on behalf of the \_\_\_\_\_

Given under my hand and official seal, the 30th day of January, 2006

Given under my hand and official seal, \_\_\_\_\_

*Soo D Yi*  
Notary Public

Notary Public



Commission expires: \_\_\_\_\_

Commission expires: \_\_\_\_\_