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RECORDATION REQUESTED BY:

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



Doc#: 0606935250 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 03/10/2008 11:39 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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

FOR RECORDER'S USE ONLY

200787

This Modification of Mortgage prepared by:

B. Rodriguez / Trans #1913
MB Financial Bank, N.A.
6111 N. River Road
Rosemont, IL 60018

CTIC-Hay J

MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated January 18, 2006, is made and executed between Kyu Choon On and Young Hi On, his wife, as joint tenants, whose address is 3316 Northshore, Lincolnwood, IL 60712 (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 January 18, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of October 31, 2002 (the "Mortgage") executed by Kyu Choon On and Young Hi On ("Grantor") for the benefit of MB Financial Bank, N.A. ("Lender"), recorded in the office of the Cook County Recorder of Deeds (the "Recorder's Office") on November 13, 2002 as document no. 0021247537, and Assignment of Rents of even date therewith executed by Grantor for the benefit of Lender, recorded in the Recorder's Office on November 13, 2002 as document no. 0021247540.

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

PARCEL 1:

THE SOUTHWEST 89.91 FEET OF THE NORTHWEST 0.83 FEET OF LOT 13, (EXCEPT THAT PART LYING BETWEEN THE NORTHEASTERLY LINE OF LINCOLN AVENUE AND A LINE 17 FEET NORTHEASTERLY OF, MEASURED AT RIGHT ANGLES THERETO AND PARALLEL WITH THE NORTHEASTERLY LINE OF LINCOLN AVENUE AS CONVEYED TO THE CITY OF CHICAGO BY DOCUMENT NUMBER 10667419) IN BLOCK 32 IN W. F. KAISER AND COMPANY'S SECOND ADDITION TO ARCADIA TERRACE, A

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MODIFICATION OF MORTGAGE

Loan No: 4213353

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SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 14 IN BLOCK 32 IN W. F. KAISER AND COMPANY'S SECOND ADDITION TO ARCADIA TERRACE, BEING A SUBDIVISION IN SECTION 1, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, REFERENCE BEING HAD TO PLAT THEREOF RECORDED OCTOBER 28, 1914 AS DOCUMENT NUMBER 5521267 (EXCEPT THAT PART OF LOT 14 AFORESAID LYING BETWEEN THE NORTHEASTERLY LINE OF LINCOLN AVENUE AND A LINE 17 FEET NORTHEASTERLY OF, MEASURED AT RIGHT ANGLES THERETO AND PARALLEL WITH THE NORTHEASTERLY LINE OF LINCOLN AVENUE AS CONVEYED TO THE CITY OF CHICAGO, BY DEED DATED AUGUST 2, 1935 AND RECORDED OCTOBER 2, 1935 AS DOCUMENT NUMBER 11687319), IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5695 N. Lincoln Ave, Chicago, IL 60659. The Real Property tax identification number is 13-01-417-057.

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 January 18, 2006 in the original principal amount of \$445,000.00 executed by Borrower and payable to the order of Lender, as amended, supplemented, modified or replaced from time to time.

The paragraph titled "Maximum Lien" set forth in the mortgage is hereby amended and restated in its entirety as follows: At no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of Mortgage, exceed \$890,000.00

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

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 18, 2006.

GRANTOR:

X 
Kyu Choon On

X 
Young Hi On

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LENDER:

MB FINANCIAL BANK, N.A.

X *[Signature]*
 Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Kyu Choon On and Young Hi On**, 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 30th day of January, 2006.

By *[Signature]* Residing at _____

Notary Public in and for the State of _____

My commission expires _____



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LENDER ACKNOWLEDGMENT

STATE OF IL)

COUNTY OF COOK) SS)

On this 30th day of January, 06 before me, the undersigned Notary Public, personally appeared Jay Park and known to me to be the Vice 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 [Signature] Residing at _____

Notary Public in and for the State of _____

My commission expires _____



County Clerk's Office