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#### RECORDATION REQUESTED BY:

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

Doc#: 0611406100 Fee: \$30.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 04/24/2006 11:17 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

This Modification of Mortgage prepared by:

B. Rodriguez / Tr #4222239 MB Financial Bank, N.A. 6111 N. River Road Rosemont, IL 60018

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### MODIFICATION OF MORTGAGE



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THIS MODIFICATION OF MORTGAGE dated March 8, 2006, is made and executed between Sung Nam Oh and Duck Ja Oh, husband and wife, as joint tenants,, whose address is 7514 Laramie Ave., Skokie, IL 60077 (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 April 26, 2005 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of April 26, 2005 (the "Mortgage") executed by Sung Nam Oh and Duck Ja Oh, husband and wife, as joint tenants ("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 May 31, 2005 as document no. 0515112009.

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

LOT 16 IN BLOCK 55 IN W.F. KAISER AND COMPANY'S BRYN MAWR AVENUE ADDITION TO ARCADIA TERRACE, BEING A SUBDIVISION OF THAT PART OF THE SOUTHWEST 1/4 OF SECTION 1 AND OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SECTION 2, LYING WEST OF THE WESTERLY LINE OF THE RIGHT OF WAY OF THE NORTH SHORE CHANNEL OF THE SANITARY DISTRICT OF CHICAGO (EXCEPT STREETS HERETOFORE DEDICATED) IN 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 3236 W. Bryn Mawr, Chicago, IL 60659. The Real

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## OFFICIA

MODIFICATION OF MORTGAGE

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Property tax identification number is 13-02-433-017-0000.

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 8, 2006 in the original principal amount of \$85,000.00 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 \$170,000.00

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full ic.co and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consert 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 make 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 MARCH 8, 2006. C/OPTS OFFICE

**GRANTOR:** 

LENDER:

MB FINANCIAL BANK, N.A.

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### **MODIFICATION OF MORTGAGE**

(Continued) Loan No: 4222239 Page 3 INDIVIDUAL ACKNOWLEDGMENT STATE OF IL ) SS COUNTY OF COOK ) On this day before me, the undersigned Notary Public, personally appeared Sung Nam Oh and Duck Ja Oh, 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 mention, a. 17th day of March \_\_\_\_, 2006. Given under my hand and orficial seal this Residing at Notary Public in and for the State of OFFICIAL SEAL My commission expires SUNG BAE PARK NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 6-19-2006 } LENDER ACKNOWLEDGMENT STATE OF \_\_\_\_\_ COUNTY OF COOK On this \_\_\_\_\_ The day of March Public, personally appeared \_\_\_\_\_ Joy Park before me, the undersigned Notary and known to me to be the V.D., 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 seaf of said Lender. Residing at \_\_\_\_\_ Notary Public in and for the State of OFFICIALL SSEAL MHYUNYYOO ANOTAR PHOBIC STATE OF ILLINOIS My commission expires

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