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THIS DOCUMENT PREPARED BY:

Foster Bank 5225 N. Kedzie Avenue Chicago, IL 60625

AFTER RECORDING MAIL TO:

FOSTER BANK / #1352800 LOAN DEPARTMENT 5225 N. KEDZIE AVENUE CHICAGO, ILLINOIS 60625 Doc#: 0617139007 Fee: \$28.00 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 06/20/2006 12:05 PM Pg: 1 of 3

MORTGAGE EXTENTION AGREEMENT

This Indenture, made this 6th day of June, 2006, by and between FOSTER BANK, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and TAK HYUN KIM and SEUNG HEE KIM, AS JOINT TENANTS representing themselves to be the owners of the real estate hereinafter and in said deed described ("Owner"),

WITNESSETH:

The parties hereby agree to modify the amount of the Note and extend the time of payment of the indebtedness evidenced by the principal promissory note or notes of TAK HYUN KIM and SEUNG HEE KIM, as amended or modified, secured by a mortgage recorded May 27, 2003, in the office of the Recorder of Cook County, Illinois, as document number 0314741098 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

LOT 17 (EXCEPT THE SOUTH 23.6 FEET THEREOF) AND ALL OF LOT 18 AND THE SOUTH 19.8 FEET OF LOT 19 IN BLOCK 130 IN MAYWOOD, K SUBDIVISION OF PARTS OF SECTIONS 2, 11 AND 14, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO.:

15-14-103-008-0000

COMMONLY KNOWN AS: 1004-06 SOUTH 5TH AVENUE, MAYWOOD, ILLINOIS

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Box 334

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- 2. The amount remaining unpaid on the indebtedness is ONE HUNDRED FIFTY EIGHT THOUSAND EIGHT HUNDRED TWO AND 84/100 UNITED STATES DOLLARS (\$158,802.82)
- 3. Said indebtedness of \$158,802.82 shall be paid on or before July 1, 2011 as provided in the Promissory note or notes, copies of which is attached hereto as Exhibit A.
- 4. The new interest rate of the loan will be fixed at 7.0%.
- 5. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mostgage, together with the then accrued interest thereon, shall, without notice, at the option of the holder or holders of said principal note or notes, become due and payable, in the same manner as if said extension had not been granted.
- This Extension Agreement is supplementary to said mortgage. All the provision, thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or notes, but not including any prepayment privileges unless herein expressly provided for, shall remain in full force and effect except as herein expressly modified. The Owner agrees to perform all the covenants of the grantor or grantors in said mortgage. The provisions of this indenture shall inure to the benefit of any holder of said principal note or notes and interest notes and shall bind the heirs, personal representatives and assigns of the Owner. The Owner hereby waives and releases and rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

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IN TESTIMONY WHEREOF, the parties hereto have signed, sealed and delivered this indenture the day and year first above written.

TAK HYUN KIM

SEUNG HEE KIM

Address:

24 ASHLAND AVENUE

RIVER FOREST, ILLINOIS

STATE OF ILLINOIS)

COUNTY OF COOK

I, the undersigned, a Notaly Public in and for the County and the State aforesaid, DO HEPEBY CERTIFY that, **TAK HYUN KIM and SEUNG HEE KIM** personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument as theirs free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this eth day of June, 2006

SEAL

Notary Public

My Commission Expires:

"OFFICIAL SEAL"
T. G. Lee
Notary Public, State of Illinois
My Commission Exp. 12/01/2009