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AMERICAN METRO BANK
Main
4878 N Broadway
Chicago, IL 60640

Doc#: 0618446075 Fee: \$30.00
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Cook County Recorder of Deeds
Date: 07/03/2006 01:50 PM Pg: 1 of 4

WHEN RECORDED MAIL TO:

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4878 N Broadway
Chicago, IL 60640

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4878 N Broadway
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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by
, LN # 1319579001
AMERICAN METRO BANK
4878 N Broadway
Chicago, IL 60640

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 8, 2006, is made and executed between Loi T. Ngo and Hien T. Ngo, as joint tenants, whose address is 5724 N. Richmond St., Chicago, IL 60659 (referred to below as "Grantor") and **AMERICAN METRO BANK**, whose address is 4878 N Broadway, Chicago, IL 60640 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 20, 2006 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded on April 21st, 2006 as document number 0611135091 in the Office of Cook County Recorder of Deeds in the State of Illinois.

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

UNIT NOS. C-1055, 2A & 3A IN CHINATOWN NORTH CONDOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOTS 1, 2, AND 3 IN BLOCK 2 IN CONARROE'S RESUBDIVISION

The Real Property or its address is commonly known as 1055 W. Argyle St. Unit C - 2055, 2A & 3A, Chicago, IL 60640. The Real Property tax identification number is 14-08-410-023-1001.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Principal increase by \$200,000.00 to \$400,000.00.

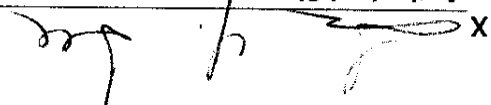
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing

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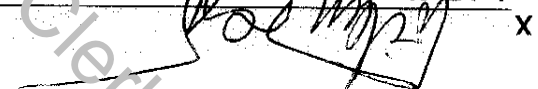
AMERICAN METRO BANK

Authorized Signer

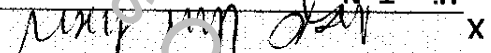
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LENDER:

Loi T. Ngo

X 

Hien T. Ngo

X 

GRANTOR:

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 8, 2006.

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.

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MODIFICATION OF MORTGAGE

(Continued)

Loan No: 1319579001-CIT

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LIMITED LIABILITY COMPANY ACKNOWLEDGMENT

STATE OF IL)

) SS

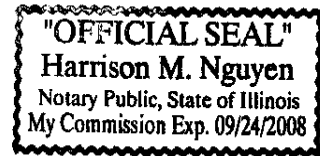
COUNTY OF COOK)

On this 08th day of June, 2006 before me, the undersigned Notary Public, personally appeared **Loi T. Ngo, Manager; Hien T. Ngo, Manager of HL and Sons, LLC**, and known to me to be members or designated agents of the limited liability company that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the limited liability company, by authority of statute, its articles of organization or its operating agreement, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the limited liability company.

By *Harrison M. Nguyen* Residing at _____

Notary Public in and for the State of IL

My commission expires _____

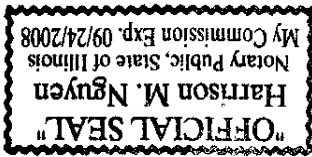


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My commission expires _____

Notary Public in and for the State of _____

Residing at _____

By _____

On this 08th day of June, 2007, before me, the undersigned Notary Public, personally appeared _____ and known to me to be the _____, 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.

COUNTY OF Cook

STATE OF IL

LENDER ACKNOWLEDGMENT