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EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091

Doc#: 0633808187 Fee: \$30.00  
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Cook County Recorder of Deeds  
Date: 12/04/2006 11:21 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:  
EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091

CTIC-HE

# 11243315

FOR RECORDER'S USE ONLY

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This Modification of Mortgage prepared by:  
EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091

RI 83208

**MODIFICATION OF MORTGAGE**

THIS MODIFICATION OF MORTGAGE dated October 15, 2006, is made and executed between Chong Sung Kim, and Kyong Sun Kim, husband and wife as joint tenants of an undivided 1/2 interest whose address is 14600 RTE 173, Zion, IL 60099; Won Hee Han, and Chong Sook Han, husband and wife as joint tenants, whose address is 8001 W. Churchill Ave. #1F, Niles, IL (referred to below as "Grantor") and EDENS BANK, whose address is 3245 WEST LAKE AVENUE, WILMETTE, IL 60091 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated October 15, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated October 15, 2004 recorded on 11-17-2004 with document number of 0432204128.

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

LOTS 5,6,7 AND 8 IN BLOCK 1 IN FURNER'S ADDITION TO AUSTIN, BEING A SUBDIVISION OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. COMMONLY KNOWN AS 5219 WEST NORTH AVENUE, CHICAGO, ILLINOI 60639.

The Real Property or its address is commonly known as 5219-27 W. North Ave., Chicago, IL 60639. The Real Property tax identification number is 16-04-107-004-0000 & 16-04-107-005-0000 & 16-04-107-006-0000 & 16-04-107-003-0000.

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

Interest rate to 8% fixed.

All other terms and conditions remain the same.

**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

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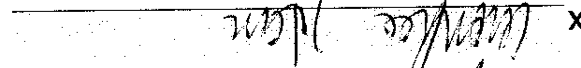
Authorized Signer

X 

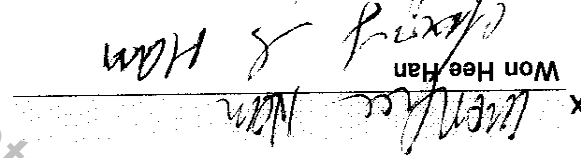
EDENS BANK

LENDER:

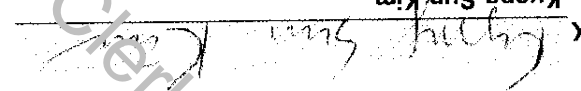
Chong Sook Han

X 

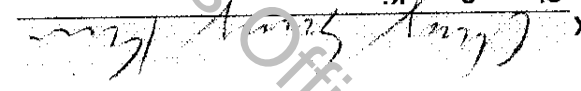
Won Hee Han

X 

Kyong Sun Kim

X 

Chong Sung Kim

X 

GRANTOR:

2006.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED OCTOBER 15,

modification, but also to all such subsequent actions. Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or representation to Lender that the non-signing person consents to the changes and provisions of this then all persons signing below acknowledge that this Modification is given conditionally, based on the by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly

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MODIFICATION OF MORTGAGE (Continued)

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## MODIFICATION OF MORTGAGE

Loan No: 11243315

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

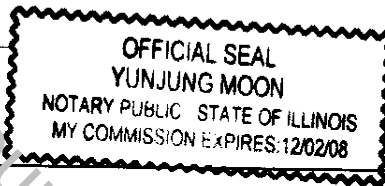
On this day before me, the undersigned Notary Public, personally appeared **Chong Sung Kim; Kyong Sun Kim; Won Hee Han; and Chong Sook Han**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 15th day of October, 2006.

By [Signature] Residing at Wilmette

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_



### LENDER ACKNOWLEDGMENT

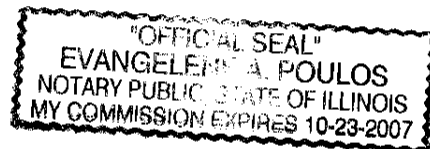
STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 15th day of October, 2006 before me, the undersigned Notary Public, personally appeared Yunjung Moon and known to me to be the Loan Officer, 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 Evangelene A Paulos Residing at Arl. Hgts., IL

Notary Public in and for the State of Illinois

My commission expires 10/23/07



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**MODIFICATION OF MORTGAGE  
(Continued)**