

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091

Doc#: 0713746035 Fee: \$30.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 05/17/2007 10:48 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

EDENS BANK  
3245 WEST LAKE AVENUE  
WILMETTE, IL 60091

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FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

R1186208

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated April 28, 2007, is made and executed between Jay Jungil Kim and Jane Jungja Kim, husband and wife, in joint tenancy, whose address is 2424 Harrison St, Glenview, IL 60025 (referred to below as "Grantor") and EDEN'S 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 April 28, 2000 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows

Recorded 05-04-2000 in Cook County Recorder of Deeds as Document# 00315102 .

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

LOT 10 IN BLOCK 5 IN GLENVIEW PARK MANOR UNIT NO. 6, A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 AND OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2424 Harrison St, Glenview, IL 60025. The Real Property tax identification number is 09-12-105-030-0000.

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

Note amount increased to \$300,000.00. Interest rate changed to Prime minus 0.50%. All others 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 parties, makers and endorser 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

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EDENS BANK

LENDER:

Jane Kim

Jay Jung, Kim

GRANTOR:

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 APRIL 28, 2007.

MODIFICATION OF MORTGAGE  
(Continued)

Loan No: 9011210770

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Loan No: 9011210770

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**INDIVIDUAL ACKNOWLEDGMENT**STATE OF IL

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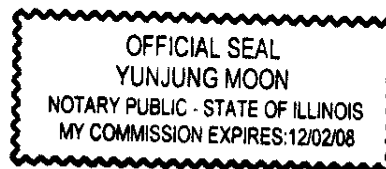
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COUNTY OF COOK

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On this day before me, the undersigned Notary Public, personally appeared **Jay Jungil. Kim and Jane Kim**, 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 28th day of April, 2007.

By [Signature]Residing at WilmetteNotary Public in and for the State of ILMy commission expires 12-2-08**LENDER ACKNOWLEDGMENT**STATE OF Illinois

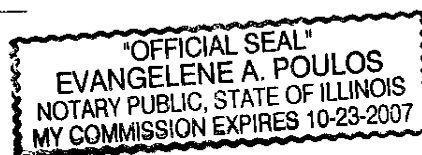
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) SS

COUNTY OF Cook

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On this 28th day of April, 2007 before me, the undersigned Notary Public, personally appeared YUN YONG 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. PoulosResiding at Carl Hgts, ILNotary Public in and for the State of IllinoisMy commission expires 10/23/07

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Loan No: 9011210770

MODIFICATION OF MORTGAGE  
(Continued)