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Foster Bank /Kenny Lee
5225 N. Kedzie Ave.
Chicago, IL 60625
773-588-3355 (Lender)
#7018765



Doc#: 0721546102 Fee: \$30.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/03/2007 12:07 PM Pg: 1 of 4

MODIFICATION AND EXTENSION OF MORTGAGE

GRANTOR:	BORROWER:
KEE JOON KWON JUNG SOOK KWON (AKA JOYCE JUNGSOOK KWON)	KEE JOON KWON JOYCE JUNGSOOK KWON
ADDRESS	ADDRESS
2111 INVERNESS LN GLENVIEW, IL 60025	2111 INVERNESS LN GLENVIEW, IL 60025

THIS MODIFICATION AND EXTENSION OF MORTGAGE, dated the 18TH day of July 2007, is executed by and between the parties indicated below and Lender.

- A. On June 30, 2004, Lender made a loan ("Loan") to Borrower evidenced by Borrower's promissory note ("Note") payable to Lender in the original principal amount of THREE HUNDRED THOUSAND AND NO/100 Dollars (\$ 300,000.00), which Note was secured by a Mortgage ("Mortgage") executed by Grantor for the benefit of covering the real property described on Schedule A below ("Property") and recorded in Book _____ at Page _____ Filing date AUGUST 16, 2004 as Document No. 0422914291 Mortgage Modification Filing date April 14, 2005 as Document No. 0510426199 in the records of the Recorder's (Registrar's) Office of COOK County, Illinois. The Note and Mortgage and any other related documents including, but not limited to, a Guaranty dated n/a executed by Guarantor for the benefit of Lender are hereafter cumulatively referred to as the "Loan Documents".
- B. The parties have agreed to modify and extend the maturity date of the Note, and it is necessary to provide for a similar modification and extension of the mortgage. The parties agree as follows:
- (1) The maturity date of the Note is extended to June 30, 2009, at which time all outstanding sums due to Lender under the Note shall be paid in full, and the Mortgage is modified accordingly.
 - (2) The parties acknowledge and agree that, as of July 18, 2007 the unpaid principal balance under the Note was \$ 465,000.00, and the accrued and unpaid interest on that date was \$ 1,511.69.
 - (3) Grantor represents and warrants that Grantor owns the property free and clear of any liens or encumbrances other than the liens described in Schedule B below.
 - (4) Except as expressly modified herein, all terms and conditions of the Loan Documents shall remain in full force and effect. The parties hereby adopt, ratify, and confirm these terms and conditions modified.
 - (5) Borrower, Grantor, and Guarantor agree to execute any additional documents which may be required by Lender to carry out the intention of this agreement. As of the date of this Agreement, there are no claims, defenses, setoffs, or counterclaims of any nature which may be asserted against Lender by any of the undersigned.
 - (6) The Mortgage is further modified as follows:

HOME EQUITY LINE INCREASING FROM \$300,000.00 TO \$600,000.00 ON July 17, 2007

***RATE CHANGING FROM PRIME RATE WITH FLOOR OF 4.00%
TO PRIME - 1.27% WITH AUTODEBIT ACCOUNT & FLOOR RATE OF 5.00%***

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SCHEDULE A

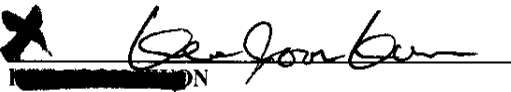

SEE ATTACHED

Address of Real Property: 2111 INVERNESS LN, GLENVIEW, IL 60025

Permanent Index No(s): 04-28-105-005-0000

SCHEDULE B

Grantor:

Grantor:

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Borrower:

~~X~~ [Signature]
~~JOHN J. KENNEDY~~

Guarantor:

Guarantor:

Borrower:

~~X~~ [Signature]
~~JOHN J. KENNEDY~~

Guarantor:

Guarantor:

Lender: Foster Bank

[Signature]
LISA KANG
LOAN OFFICER

State of _____)
 County of _____) ss.

I, _____, a Notary public in and
 For said County, in the State aforesaid, DO HEREBY
 CERTIFY that _____
 _____ personally known to me to be the same
 person _____ whose name _____
 subscribed to the foregoing instrument, appeared
 before me this day in person and acknowledged that
 _____ he _____ signed, sealed
 and delivered the said instrument as _____
 free and voluntary act, for the uses and purposes herein
 set forth.

Given under my hand and official seal, this _____
 day of _____.

[Signature]
"OFFICIAL SEAL"
Susan S. Kim
 Notary Public, State of Illinois
 My Commission Exp. 11/02/2007
 Commission expires: 11/2/07

State of _____)
 County of _____) ss.

The foregoing instrument was acknowledged before me
 this _____ by _____

 as _____
 on behalf of the _____.

Given under my hand and official seal, this 26th
 day of July.

[Signature]
"OFFICIAL SEAL"
Dong Kim
 Notary Public, State of Illinois
 My Commission Exp. 08/25/2010
 Commission expires: 8/25/2010

Prepared by and Return to: KENNY LEE / FOSTER BANK 5225 N. KEDZIE AVE., CHICAGO, IL 60625

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CHICAGO TITLE INSURANCE COMPANY

**LOAN POLICY (1992)
SCHEDULE A (CONTINUED)**

POLICY NO.: 1580 000220942 01580

5. THE LAND REFERRED TO IN THIS POLICY IS DESCRIBED AS FOLLOWS:

LOT 96 IN GLENLAKE ESTATES UNIT 6, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 2111 INVERNESS LANE, NORTHBROOK, IL 60025

Property of Cook County Clerk's Office

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED.