# **UNOFFICIAL COPY**

799632500

#### Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

Doc#: 0821222082 Fee: \$76.00 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 07/30/2008 01:56 PM Pg: 1 of 21

The property identified as:

FIN: 17-21-325-015-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 6D0A7F27-06C7-4E2C-BAC0-E8887D60F89C

0821222082 Page: 2 of 21

7996325

# **UNOFFICIAL COPY**

#### Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

PIN: 17-21-325-016-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Foster Bank Lender.

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 175AAB21-B16E-4426-9A80-6A53D4C31823

0821222082 Page: 3 of 21

99632500

# **UNOFFICIAL COPY**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

FIN: 17-21-325-017-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.52

County Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 94AF5485-7EC7-45A4-8398-1D1FD16189F1

0821222082 Page: 4 of 21

# **UNOFFICIAL COP**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

FIN: 17-21-325-018-0000

Address:

18

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

County Clark's C **ZIP Code: 60616** 

Foster Bank Lender:

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.52

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq, because the application was taken by an exempt entity.

Certificate number: B616ADCB-37AA-48DC-85CE-3B0B3AAEB45E

0821222082 Page: 5 of 21

# **UNOFFICIAL COPY**

Illinois Anti-Predatory **Lending Database Program** 

Certificate of Exemption

The property identified as:

**PIN:** 17-21-325-019-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.52

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 77FE4339-69C4-4566-B167-144ABE47856E

0821222082 Page: 6 of 21

# **UNOFFICIAL COPY**

#### Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

FIN: 17-21-325-020-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

Foster Bank Lender:

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 7575BE88-8E9B-4A61-ADFA-89FA02B77FF5

0821222082 Page: 7 of 21

# **UNOFFICIAL COPY**

#### Illinois Anti-Predatory **Lending Database Program**

Certificate of Exemption

The property identified as:

FIN: 17-21-325-021-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

**ZIP Code: 60616** 

Lender.

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

COUNTY CONTY ON VICE This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq. because the application was taken by an exempt entity.

Certificate number: 3F31A6F0-DE05-4BF6-836E-E94318994D7D

0821222082 Page: 8 of 21



# **UNOFFICIAL COP**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

PIN: 17-21-325-022-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

Compare Courts Or This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: EC92D37E-69D6-4D60-B241-492380834526

0821222082 Page: 9 of 21

# **UNOFFICIAL COPY**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

FIN: 17-21-325-023-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender.

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Clarks O, nire This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq. because the application was taken by an exempt entity.

Certificate number: C318EE02-AFAD-4298-891B-83BD21444DB2

0821222082 Page: 10 of 21

# **UNOFFICIAL COPY**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

PIN: 17-21-325-024-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

Compare Clarks Or This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seg. because the application was taken by an exempt entity.

Certificate number: C65B9FAF-3574-4DD8-BF3C-D7E4059DFB09

0821222082 Page: 11 of 21

# **UNOFFICIAL COPY**

#### Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

**7IN:** 17-21-325-025-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: L

**ZIP Code: 60616** 

Foster Bank Lender:

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Conts O, vire This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq. because the application was taken by an exempt entity.

Certificate number: 753E5670-763D-41EE-836C-1BE4D9BCB58A

0821222082 Page: 12 of 21

# **UNOFFICIAL COP**

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

The property identified as:

PIN: 17-21-325-026-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender.

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

Colling Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq. because the application was taken by an exempt entity.

Certificate number: 33E78087-0BD7-4276-B5A0-C52AEC062280

0821222082 Page: 13 of 21

# **UNOFFICIAL COPY**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

FIN: 17-21-325-027-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: BBE0C841-6D24-4E0B-A721-76F0452D931D

0821222082 Page: 14 of 21

# **UNOFFICIAL COP**

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

The property identified as:

PIN: 17-21-325-028-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender.

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq. because the application was taken by an exempt entity.

Certificate number: 820CC1B1-73E9-4A91-8441-009A83C6F8DC

0821222082 Page: 15 of 21

# **UNOFFICIAL COPY**

Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

**7IN:** 17-21-325-054-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: IL

**ZIP Code: 60616** 

Lender:

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

Compare Clarks Or This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et

seq. because the application was taken by an exempt entity.

Certificate number: F9CE3C87-C52E-40B9-B3CD-941CDE5DC600

0821222082 Page: 16 of 21

#### **UNOFFICIAL COPY**

#### Illinois Anti-Predatory **Lending Database** Program

Certificate of Exemption

The property identified as:

PIN: 17-21-325-055-0000

Address:

Street:

1882 South Normal Avenue

Street line 2:

City: Chicago

State: L

**ZIP Code: 60616** 

Lender.

Foster Bank

Borrower: Golden City Building Development Ltd.

Loan / Mortgage Amount: \$874,093.32

County Clark's O This property is located within Cook County and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: 5BC3FAD1-1A84-4523-AE36-D5DFEB4D583F

0821222082 Page: 17 of 21

# **UNOFFICIAL COPY**

THIS DOCUMENT PREPARED BY:

Foster Bank 5225 N. Kedzie Avenue Chicago, IL 60625

AFTER RECORDING MAIL TO:

FOSTER BANK / DONG WOOK KIM LOAN DEPARTMENT 5225 N. KEDZIE AVENUE CHICAGO, ILLINOIS 60625

Loan# 1356800-1

#### MORTGAGE EXTENSION AGREEMENT

This Indenture, made this 11<sup>th</sup> day of July, 2008, by and between **FOSTER BANK**, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and **Golden City Building Development Ltd.**, representing themselves to be the owners of the real estate hereinafter and in said deed described ("Owner"),

#### WITNESSETH:

1. 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 **Golden City Building Development Ltd.**, secured by a mortgage dated May 9, 2003 and recorded May 22, 2003, in the office of the Recorder of Cook County, Illinois, as document number 5314226054 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

#### PARCEL 1:

LOTS 14 TO 17, BOTH INCLUSIVE; LOTS 32 TO 41, BOTH INCLUSIVE, IN O. M. DORMAN'S SUBDIVISION OF THAT PART SOUTH OF THE NORTH 3 ACRES OF LOT 2 IN BLOCK 37 IN THE CANAL TRUSTEES' SUBDIVISION OF THE WEST 1/2 AND SO MUCH OF THE SOUTHEAST 1/4, AS LIES WEST OF SOUTH BRANCH OF THE CHICAGO RIVER, OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

#### PARCEL 2:

LOTS 87 TO 96, BOTH INCLUSIVE, (EXCEPT THOSE PARTS OF SAID LOTS 95 AND 96 CONDEMNED OR TAKEN FOR STREET PURPOSE) IN JAMES H. REES' SUBDIVISION OF LOT 1 IN OUTLOT OR BLOCK 37 IN CANAL TRUSTEES' SUBDIVISION OF THE WEST ½ AND SO MUCH OF THE SOUTHEAST ¼, AS LIES

NW OB

WEST OF SOUTH BRANCH OF THE CHICAGO RIVER, OF SECTION 21, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1882 SOUTH NORMAL AVENUE, CHICAGO, IL 60616

PERMANENT INDEX NO.: 17-21-325-015-0000, 17-21-325-016-0000 17-21-325-017-0000, 17-21-325-018-0000 17-21-325-019-0000, 17-21-325-020-0000 17-21-325-021-0000, 17-21-325-022-0000 17-21-325-023-0000, 17-21-325-024-0000 17-21-325-025-0000, 17-21-325-026-0000 17-21-325-027-0000, 17-21-325-028-0000 17-21-325-054-0000, 17-21-325-055-0000

- he amount remaining unpaid on the indebtedness is EIGHT HUNDRED SEVENTY FOUR THOUSAND NINETY THREE AND 52/100 UNITED STATES DOLLARS (\$874,093.52)
- The new interest rate of the loan will be 6.25% fixed. 3.
- Said indebtedness of \$874,093.52 shall be paid on or before August 1, 2013 as provided in the Promissory note or notes, copies of which is accorded hereto as Exhibit A.
- 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 mortgage, 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 provisions thereof and of the priceipal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or rotes, 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 all 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

0821222082 Page: 19 of 21

**UNOFFICIAL COPY** 

Owner consists of two or more persons, their liability hereunder shall be joint and several.

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

Golden City Building Development Ltd., an Illinois Corporation

By: Mr. Its: President

Attest:

Its: Secretar

Address for notices: 1882 South Normal Avenue

Chicago, IL 60616

STATE OF ILLINOIS

000 0x

SS.

COUNTY OF COOK

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CEPTIFY that personally known to me to be the President of GOLDEN CITY BUILDING DEVELOPMENT LTD., an Illinois corporation, and

personally known to me to be the Secretary of said corporation, and personally known to me be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged as such President and Secretary that they signed and delivered that said instrument and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation, as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial, seal this 11<sup>th</sup> day of July, 2008.

SEAL

NOTARY PUBLIC STATE ON REINGR Public
My Commission Expires 12/06/2008

My Commission Expires

0821222082 Page: 20 of 21

#### AMENDMENT/EXTENSION COMMERCIAL MORTGAGE BALLOON NOTE

Date of Note:

May 9, 2003

Amount of Note:

\$962,000.00

Interest Rate:

7.0% Fixed

Amortized Period:

300 Months

Maturity Date:

June 1, 2008

Borrower/Mortgager:

Golden City Building Development Ltd.

Lender/Mortgagee:

Foster Bank, an Illinois Banking Corporation

In consideration of Ten Dollars and other good valuable consideration, the receipt and sufficiency of which is hereby acknowledged by all parties, the Borrower and Lender do hereby agree to amend the above identified Note as follows:

New amount of Note: EIGHT HUNDRED SEVENTY FOUR THOUSAND NINETY THREE AND 52/100 UNITED STATES 16/4's Office **DOLLARS (\$874,093.52)** 

New Interest Rate:

6.25% Fixed

New Monthly Payment:

\$6,389.00

New Amortization Period:

240 Months

New Maturity Date:

August 1, 2013

Prepayment Penalties: If the Lender receives a prepayment on or before the 1st anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 5% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 1st anniversary but on or before the 2nd anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 4% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 2nd anniversary but on or before the 3rd anniversary of the date of the first payment due date of the Note, the Penalty shall be equal to 3% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 3rd anniversary but on or before the 4th anniversary of the date of the first payment due

0821222082 Page: 21 of 21

date of the Note, the Penalty shall be equal to 2% of the remaining Principal balance of the Note. If the Lender receives a prepayment after the 4th anniversary of the date of the first payment due date of the Note, but before the due date of the Note, the Penalty shall be equal to 1% of the remaining Principal balance of the Note.

All other terms and conditions of the Note shall remain the same.

Dated this 11th day of July, 2008

Lender/Mortgagee:

FOSTER BANK, an Illinois banking corporation

TITLL Borrower:

TITLE: VP/ Senior Lending Officer

**GOLDEN CITY BUILDING** DEVELOPMENT LTD., AN **ILLINOIS CORPORATION** 

ITS: PRESIDENT