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THIS DOCUMENT PREPARED BY:

Jason Rhee
Foster Bank
5225 N. Kedzie Avenue
Chicago, IL 60625

AFTER RECORDING MAIL TO:

FOSTER BANK
LOAN DEPARTMENT
5225 N. KEDZIE AVENUE
CHICAGO, ILLINOIS 60625



Doc#: 0832531021 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/20/2008 01:50 PM Pg: 1 of 5

EXTENSION AGREEMENT

This Indenture, made this 7TH day of November, 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 **Kun T. Woo, Sang H. Woo, and Sang U. Woo in joint tenancy**, representing himself or themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

W I T N E S S E T H:

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 **Kun T. Woo, Sang H. Woo, and Sang U. Woo in joint tenancy**, as amended or modified, secured by a mortgage dated October 13, 2003 and recorded November 14, 2003 as document number 0331835057 conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

PARCEL 1:

THE WEST 140 FEET OF THE EAST 156.37 FEET OF LOT 1 (EXCEPT THE NORTH 24 FEET THEREOF) IN THE RESUBDIVISION OF LOT "E" (EXCEPT THE NORTH 531 FEET THEREOF) IN PAINE ESTATE DIVISION OF THE EAST ½ OF THE SOUTHWEST ¼ OF SECTION 25, TOWNSHIP 41 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Commonly Known As: 7642-50 w. Touhy Ave., Chicago IL 60631

1081

8126655K

MW 1

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Permanent Index Number(s) : 09-25-327-020-0000

2. The amount remaining unpaid on the indebtedness is **SEVEN HUNDRED SEVENTY FIVE THOUSAND SEVEN HUNDRED AND 00/100 UNITED STATES DOLLARS (\$775,700.00)**

3. Said indebtedness of **\$775,700.00** shall be paid on or before **December 1, 2013** as provided in the Promissory note or notes, copies of which is attached hereto as **Exhibit A.**

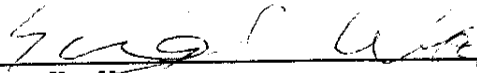
4. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage, 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.

5. This Extension Agreement is supplementary to said mortgage. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or notes, 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 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.

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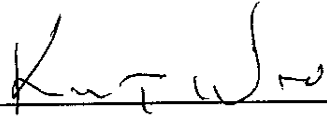
Sang H. Woo
Sang U. Woo
Kun T. Woo



Sang H. Woo



Sang U. Woo



Kun T. Woo

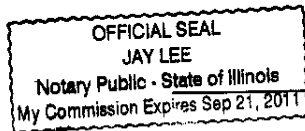
Address: 7642-50 W. Touhy Ave.
Chicago, IL 60631

STATE OF ILLINOIS)
COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and the State aforesaid, DO HEREBY CERTIFY that, **Kun T. Woo, Sang H. Woo, and Sang U. Woo in joint tenancy**, personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that (he) (she) they signed and delivered the said instrument as (his) (her) their free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial, seal this 7th day of November, 2008.

SEAL





Notary Public

My Commission Expires:

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EXHIBIT A

1409600-1

**AMENDMENT
TO
ADJUSTABLE RATE BALLOON INSTALLMENT NOTE**

Date of Note: October 13, 2003

Amount of Note: \$851,250.00

Interest Rate: 6.375% Fixed

Amortized Period: 300 Months

Maturity Date: November 1, 2008

Borrower/Mortgagor: Sang H. Woo, Sang U. Woo, and Kun T. Woo

Lender/Mortgagee: Foster Bank, an Illinois banking corporation

In consideration of Ten Dollars and other good and 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: **SEVEN HUNDRED SEVENTY FIVE THOUSAND SEVEN HUNDRED AND 00/100 UNITED STATES DOLLARS (\$775,700.00)**

New Maturity Date: December 1, 2013

New Amortization Period: 240 Months

New Interest Rate: 6.375% Fixed

New Monthly Payment: \$5,726.47

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

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EXHIBIT A

1409600-1

4th anniversary of the date of the first payment due 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. Thereafter, prepayment of the Note shall be permitted without any Prepayment Penalty.

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

Dated this 7th day of November, 2008

Lender/Mortgagee:

FOSTER BANK, an Illinois banking corporation


BY: _____
Christine Yoon

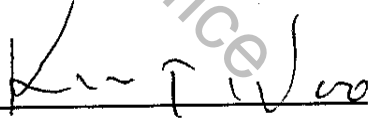
TITLE: VP/Senior Lending Officer

Borrower

Sang H. Woo
Sang U. Woo
Kun T. Woo


Sang H. Woo


Sang U. Woo


Kun T. Woo

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