



Doc#: 0913115026 Fee: \$46.25
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 05/11/2009 11:14 AM Pg: 1 of 5

Illinois Anti-Predatory
Lending Database
Program

Certificate of Exemption

Report Mortgage Fraud
800-532-8785

Property of Cook County Clerk's Office

The property identified as: **PIN:** 14-20-100-002-0000

Address:
Street: 3949 N ASHLAND
Street line 2:
City: CHICAGO **State:** IL **ZIP Code:** 60613

Lender: BRIDGEVIEW BANK GROUP

Borrower: ERWIN J. DORNSEIFER AND OON-CHI WHANG

Loan / Mortgage Amount: \$170,684.20

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: B1CBC004-2EFD-4818-9BD8-C1DD718AF263

Execution date: 03/24/2009

5/11/09
p. 5
m. 4/09

UNOFFICIAL COPY**RECORDATION REQUESTED BY:**

Bridgeview Bank Group
7940 S. Harlem Ave.
Bridgeview, IL 60455

WHEN RECORDED MAIL TO:

Bridgeview Bank Group
ATTN: Loan Operations
4753 N Broadway
Chicago, IL 60640

SEND TAX NOTICES TO:

Erwin J. Dornseifer
Oon-Chi Whang
9432 Keystone
Skokie, IL 60076

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Bridgeview Bank Group
4753 N Broadway
Chicago, IL 60640

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated March 24, 2009, is made and executed between Erwin J. Dornseifer and Oon-Chi Whang, Husband and Wife, whose address is 9432 Keystone, Skokie, IL 60076 (referred to below as "Grantor") and Bridgeview Bank Group, whose address is 7940 S. Harlem Ave., Bridgeview, IL 60455 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 24, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded March 26, 2004 as document 0408634081 made by Erwin J. Dornseifer and Oon-Chi Whang to Lender to secure a Note for \$200,000.00.

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

THE NORTH 25 FEET OF THE SOUTH 50 FEET OF LOTS 1 AND 2 (EXCEPT THE EAST 10 FEET THEREOF) EXCEPTING THAT PART THEREOF LYING WEST OF A LINE 50 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF SAID SECTION 20 BLOCK 1 IN LAKE VIEW HIGH SCHOOL SUBDIVISION OF THE NORTHWEST 1/4 OF THE NORTHWEST 1/2 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 3949 N Ashland, Chicago, IL 60613. The Real Property tax identification number is 14-20-100-002-0000.

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

Increase interest rate from fixed 6.0% to fixed 6.95%. Said increase is evidenced by a Note dated March 24, 2009. Said Note is secured by the property pursuant to the terms of the Mortgage.

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

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Lcan No: 81241642-18006

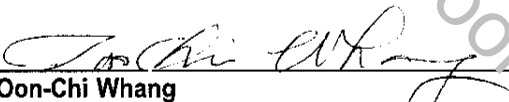
Page 2

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 endorsers 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 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.

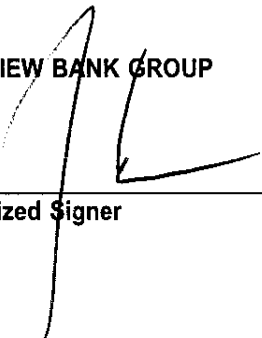
GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 24, 2009.

GRANTOR:

X 
 Erwin J. Dornseifer

X 
 Oon-Chi Whang

LENDER:

BRIDGEVIEW BANK GROUP
 X 
 Authorized Signer

Property of Cook County Clerk's Office

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 81241642-18006

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Erwin J. Dornseifer and Oon-Chi Whang**, 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 24th day of March, 2009.

By Barbara Thompson Residing at _____

Notary Public in and for the State of Ill

My commission expires 7-10-10

LENDER ACKNOWLEDGMENT

STATE OF Ill)
) SS
 COUNTY OF Cook)

On this 24th day of March, 2009 before me the undersigned Notary Public, personally appeared Josh Reisman and known to me to be the _____, authorized agent for **Bridgeview Bank Group** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Bridgeview Bank Group**, duly authorized by **Bridgeview Bank Group** 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 in fact executed this said instrument on behalf of **Bridgeview Bank Group**.

By Barbara Thompson Residing at _____

Notary Public in and for the State of Ill

My commission expires 7-10-10

UNOFFICIAL COPY

MODIFICATION OF MORTGAGE (Continued)

Loan No: 81241642-18006

Page 4

LASER PRO Lending, Ver. 5.44.00.002 Copr. Harland Financial Solutions, Inc. 1997, 2009. All Rights Reserved. - IL S:\APPS\LASERPRO\CF\LLPL\G201.FC TR-3036 PR-12

Property of Cook County Clerk's Office