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THIS DOCUMENT PREPARED BY:

Foster Bank
5225 N. Kedzie Avenue
Chicago, IL 60625

Doc#: 1017210053 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/21/2010 12:22 PM Pg: 1 of 6

AFTER RECORDING MAIL TO:

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

Loan# 1232800-1

MORTGAGE EXTENSION AGREEMENT

This Indenture, made this 1st day of April, 2010, by and between **FOSTER BANK**, an Illinois Banking Corporation, 5225 North Kedzie Avenue, Chicago, Illinois 60625, the owner of the mortgage hereinafter described, and **JINKYU PAK AND SOON HEE PAK, HIS WIFE, AND HO SUNG PAK ALL AS JOINT TENANTS**, representing himself 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 **Jinkyu Pak and Soon Hee Pak**, secured by a mortgage dated January 30, 2002 and recorded February 6, 2002, in the office of the Recorder of Cook County, Illinois, as document number 0020152119; extension agreement recorded June 26, 2007 as document number 071773104, conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

LOTS 1, 2, 3, 4, 5, 6, 7 AND 8 IN BLOCK 1 IN MAIN STREET AND LINCOLN AVENUE "L" SUBDIVISION OF PART OF THE WEST 1/4 OF SECTION 21, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR'S OFFICE ON JUNE 11, 1925 AS DOCUMENT LR 249780 IN COOK COUNTY, ILLINOIS.

Commonly Known As: 5313-27 West Lincoln Avenue, Skokie, IL 60077

Permanent Index No.: 10-21-132-033-0000

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2. The amount remaining unpaid on the indebtedness is **THREE HUNDRED THIRTY SIX THOUSAND ONE HUNDRED TWO AND 44/100 UNITED STATES DOLLARS (\$336,102.44)**

3. The new interest rate of the loan will be **Prime + 1.00%** with **Floor rate 5.00% p.a.**; **effective date of new interest rate is May 28, 2010.**

4. Said indebtedness of **\$336,102.44** shall be paid on or before **April 1, 2011** as provided in the Promissory note or notes, copies of which is attached hereto as **Exhibit A.**

5. 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.

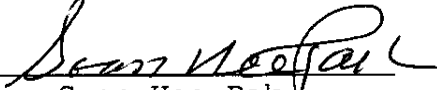
6. This Extension Agreement is supplementary to said mortgage. All the provisions thereof and of the principal note or notes, including the right to declare principal and accrued interest due for any cause specified in said mortgage or notes, but not including any prepayment privileges unless herein 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.

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



Jinkyu Pak



Soon Hee Pak

Address for notices:
3931 West Chase Avenue
Lincolnwood, IL 60712

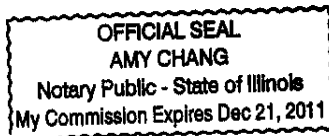
STATE OF ILLINOIS)


COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and the State aforesaid, DO HEREBY CERTIFY that, Jinkyu Pak, Soon Hee Pak 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 they signed and delivered the said instrument as theirs free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 27th day of May, 2010

(NOTARIAL SEAL)






Notary Public

My commission expires: 12/21/2011

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Ho Sung Pak

Address for notices:
3931 West Chase Avenue
Lincolnwood, IL 60712

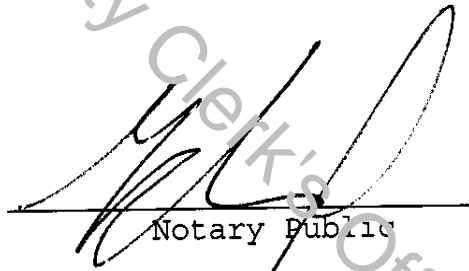
STATE OF ILLINOIS)

COUNTY OF COOK)

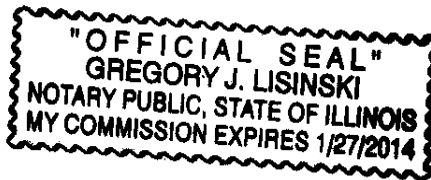
I, the undersigned, a Notary Public in and for the County and the State aforesaid, DO HEREBY CERTIFY that, Ho Sung Pak personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument as theirs free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 28 day of May, 2010

(NOTARIAL SEAL)


Notary Public

My commission expires:



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Loan#1232800-1

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**AMENDMENT/EXTENSION
TO
ADJUSTABLE RATE BALLOON INSTALLMENT NOTE**

- (1) Date of Note: January 30, 2002
 Amount of Note: \$402,500.00
 Interest Rate: Prime Rate with Floor rate 5.00% p.a.
 Amortized Period: 300 Months
 Maturity Date: February 1, 2007
 Borrower/Mortgagor: Hosung Pak, Jinkyu Pak and Soon Hee Pak
- (2) Date of Note: April 1, 2007
 Amount of Note: \$362,182.61
 Interest Rate: 6.875% Fixed
 Amortized Period: 240 Months
 Maturity Date: April 1, 2010
 Borrower/Mortgagor: Jinkyu Pak and Soon Hee Pak

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: **THREE HUNDRED THIRTY SIX THOUSAND ONE HUNDRED TWO AND 44/100 UNITED STATES DOLLARS (\$336,102.44)**

New Interest Rate: Prime + 1.00% with Floor rate 5.00% p.a.
 Effective date of new interest rate: May 28, 2010
 New Monthly Payment: Monthly interest payment

New Amortization Period: 240 Months
 New Maturity Date: April 1, 2011

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Loan#1232800-1

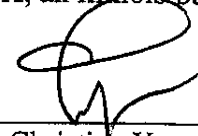
All other terms and conditions of the Note shall remain the same.

Dated this 27th day of May, 2010

Lender/Mortgagee:

FOSTER BANK, an Illinois banking corporation

BY: _____



Christine Yoon

TITLE: VP/Senior Lending Officer

Borrower: Jinkyu Pak and Soon Hee Pak

Jinkyu Pak

Soon Hee Pak

Property of Cook County Clerk's Office