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THIS DOCUMENT PREPARED BY:



Foster Bank
5225 N. Kedzie Avenue
Chicago, IL 60625

Doc#: 1025010054 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/07/2010 11:51 AM Pg: 1 of 6

AFTER RECORDING MAIL TO:

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

Loan#1002900-3

MORTGAGE EXTENSION/MODIFICATION AGREEMENT

This Indenture, made this 26th day of August, 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 **VIOLET C. SHIM**, representing herself 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 **KNV INVESTMENT CORP.** secured by a mortgage dated **June 17, 2008** and recorded **July 2, 2008**, as document number **0818431024**; Modification/Extension dated **February 24, 2010** and recorded **March 24, 2010** as document number **1008331082** in the office of the Recorder of Cook County, Illinois, conveying to **FOSTER BANK**, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

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THAT PART OF LOTS 1 AND 2 IN GEORGE STRONG'S SUBDIVISION OF THE SOUTHEAST ¼ AND THE NORTHEAST ¼ OF THE SOUTHWEST ¼ OF SECTION 13, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED BY A LINE DESCRIBED AS FOLLOWS: COMMENCING AT THE POINT OF INTERSECTION OF THE CENTER LINE OF MILWAUKEE AVENUE AND THE SOUTH LINE OF SAID LOT 1; THENCE NORTH 89 DEGREES 00 MINUTES 01 SECONDS WEST, MEASURED (90 DEGREES 0 MINUTES WEST RECORD) ALONG THE SOUTH LINE OF SAID LOT 1, A DISTANCE OF 232.06 FEET FOR THE PLACE OF BEGINNING; THENCE CONTINUING NORTH 89 DEGREES 00 MINUTES 01 SECONDS WEST, MEASURED (90 DEGREES 00 MINUTES WEST RECORD) ALONG THE SOUTH LINE OF SAID LOT 1, A DISTANCE OF 195.09 FEET; THENCE SOUTH 65 DEGREES 35 MINUTES 37 SECONDS WEST, A DISTANCE OF 47.39 FEET; THENCE NORTH 24 DEGREES 31 MINUTES 09 SECONDS WEST, A DISTANCE OF 50.60 FEET; THENCE NORTH 65 DEGREES 28 MINUTES 51 SECONDS EAST, A DISTANCE OF 2.95 FEET; THENCE NORTH 24 DEGREES 31 MINUTES 04 SECONDS WEST MEASURED (NORTH 25 DEGREES 31 MINUTES WEST RECORD), A DISTANCE OF 247.28 FEET; THENCE NORTH 38 DEGREES 22 MINUTES 17 SECONDS EAST, A DISTANCE OF 251.73 FEET; THENCE NORTH 63 DEGREES 02 MINUTES 39 SECONDS EAST (NORTH 62 DEGREES 14 MINUTES 00 SECONDS EAST DEED), A DISTANCE OF 141.64 FEET TO THE SOUTHWESTERLY PROPOSED RIGHT OF WAY LINE OF MILWAUKEE AVENUE; THENCE SOUTH 24 DEGREES 33 MINUTES 31 SECONDS EAST, ALONG SAID SOUTHWESTERLY PROPOSED RIGHT OF WAY LINE OF MILWAUKEE AVENUE, A DISTANCE OF 502.88 FEET; THENCE SOUTH 65 DEGREES 31 MINUTES 42 SECONDS WEST, A DISTANCE OF 145.41 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1090 SOUTH MILWAUKEE AVENUE, WHEELING, IL 60090

PERMANENT INDEX NO.: 03-13-400-013-0000, 03-13-400-030-0000

2. The amount remaining unpaid on the indebtedness is **NINETY FOUR THOUSAND TWO HUNDRED EIGHTY AND 99/100 UNITED STATES DOLLARS (\$94,280.99)**
3. New monthly interest payments only. Effective **July, 2010** through **August, 2010**. Regular scheduled monthly payment will resume on **September, 2010**.
4. Said indebtedness of **\$94,280.99** shall be paid on or before **June 17, 2013** 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

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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.

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

VIOLET C. SHIM


VIOLET C. SHIM

Address for notices:
1090 South Milwaukee Avenue
Wheeling, IL 60090

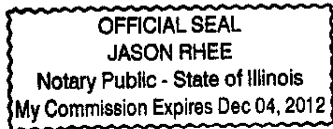
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STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and the State aforesaid, DO HEREBY CERTIFY that, **VIOLET C. SHIM**, personally known to me to be the same person(s) whose names 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 their free and voluntary act for the uses and purposes therein set forth.

GIVEN under my hand and Notarial, seal this 26th day of Augsut, 2010.



SEAL

Jason Rhee

Notary Public

My Commission Expires: 12/4/2012

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*Exhibit A***AMENDMENT/EXTENSION
TO
COMMERCIAL LOAN NOTE**

1. Date of Note: June 17, 2008
 Amount of Note: \$100,000.00
 Interest Rate: Prime + 1.0% (Floor rate of 5.0%)
 Terms: 5/10 Years
 Maturity Date: June 17, 2013
2. Date of Amendment: February 20, 2009
 New Payment: Monthly interest payments only
 Effective Period: March 2009 through June 2009
 Regular scheduled monthly payments will resume on July 2009.
3. Date of Amendment: September 29, 2009
 New Payment: Monthly interest payments only
 Effective Period: August 2009 through December 2009
 Regular scheduled monthly payments will resume on January 2010.
4. Date of Amendment: February 24, 2010
 New Payment: Monthly interest payments only
 Effective Period: January 2010 through June 2010
 Regular scheduled monthly payments will resume on July 2010.

Borrower/Mortgagor: KNV Investment Corp.
 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:

Current Balance: \$94,280.99

New Monthly Payment: Monthly interest payments only
 Effective Period: July 2010 through August 2010
 Regular scheduled monthly payments will resume on September 2010.

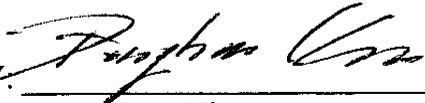
All other terms and conditions of the Note shall remain the same.

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1002900-3

Dated this 26th day of August, 2010

Lender/Mortgagee:
FOSTER BANK, an Illinois banking
corporation

BY: 
Dong Hoon Kim

TITLE: Loan Officer

Borrower: KNV Investment Corp.

By: 
Its: Violet C. Shim, President & Secretary

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