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THIS DOCUMENT PREPARED BY:

Foster Bank
5005 Newport Drive
Rolling Meadows, IL 60008



Doc#: 1114344038 Fee: \$48.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/23/2011 12:51 PM Pg: 1 of 7

AFTER RECORDING MAIL TO:

FOSTER BANK / AMY CHANG
LOAN DEPARTMENT
5005 NEWPORT DRIVE
ROLLING MEADOWS, IL 60008

MORTGAGE EXTENSION AGREEMENT

This Indenture, made this 1st day of May, 2011, by and between **FOSTER BANK**, an Illinois Banking Corporation, 5005 Newport Drive, Rolling Meadows, Illinois 60008, the owner of the mortgage hereinafter described, and **Hak In Jin a/k/a Hak I. Jin and In Won Jin a/k/a In W. Jin, jointly and severally**, representing 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 **Hak In Jin a/k/a Hak I. Jin and In Won Jin a/k/a In W. Jin**, secured by a mortgage dated February 28, 2006 and recorded March 15, 2006, in the office of the Recorder of Cook County, Illinois, as document number 0607435383, conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

PARCEL 1:

THAT PART OF THE SOUTH ½ OF THE NORTHEAST ¼ OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED BY A LINE DESCRIBED AS FOLLOWS:

COMMENCING AT A POINT ON A LINE DRAWN AT RIGHT ANGLES TO THE EAST LINE OF SAID NORTHEAST ¼ THROUGH A POINT ON SAID EAST LINE WHICH IS 564.85 FEET SOUTH, AS MEASURED ALONG SAID EAST LINE, OF THE NORTHEAST CORNER OF THE SOUTH ½ OF SAID NORTHEAST ¼, WHICH IS 67.0 FEET WEST OF THE EAST LINE OF SAID NORTHEAST ¼, AS MEASURED ALONG SAID LINE DRAWN AT RIGHT ANGLES; THENCE CONTINUING WEST ALONG SAID LINE DRAWN AT RIGHT ANGLES TO THE EAST LINE OF SAID NORTHEAST ¼, A DISTANCE OF 51.0 FEET, THE EAST LINE OF THE SOUTH ½ OF SAID NORTHEAST ¼ HAVING A ASSUMED BEARING OF NORTH-SOUTH; THENCE NORTH, A DISTANCE OF 63.83 FEET; THENCE EAST, A DISTANCE OF 51.0 FEET; THENCE SOUTH, A DISTANCE OF 63.83 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

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PARCEL 2:

EASEMENTS FOR INGRESS AND EGRESS OVER AND ACROSS THE COMMON AREAS AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS AND LIENS MADE BY AETNA STATE BANK, AS TRUSTEE UNDER TRUST AGREEMENT DATED NOVEMBER 6, 1973 KNOWN AS TRUST NUMBER 10-1840, DATED NOVEMBER 23, 1974 AND RECORDED DECEMBER 10, 1974 AS DOCUMENT NUMBER 22930424, AND AS CREATED BY DEED FROM AETNA STATE BANK, AS TRUSTEE UNDER TRUST NUMBER 10-1840, TO DAVID FREDERICK TILLMAN AND JOAN CAROL TILLMAN, HIS WIFE, DATED FEBRUARY 28, 1976 AND RECORDED MARCH 31, 1976 AS DOCUMENT NUMBER 23434666, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 3428 Salem Walk Drive, Northbrook, IL 60062

PERMANENT INDEX NO.: 04-30-210-044-0000

2. The amount remaining unpaid on the indebtedness is **FOUR HUNDRED THIRTY THREE THOUSAND SIX HUNDRED SEVENTY SIX AND 92/100 UNITED STATES DOLLARS (\$433,676.92)**

3. The new interest rate of the loan will be **6.50% fixed; effective date of new interest rate is May 1st, 2011.**

4. Said indebtedness of **\$433,676.92** shall be paid on or before **May 1, 2016** as provided in the Promissory note or notes, copies of which is attached hereto as **Exhibit A.**

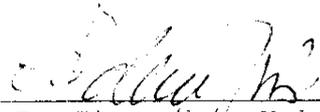
5. If any part of said indebtedness or interest thereon be not paid at the maturity thereof as provided in the promissory note or notes, or if default in the performance of any other covenant of the Owner shall continue after written notice thereof, the entire principal sum secured by said mortgage,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

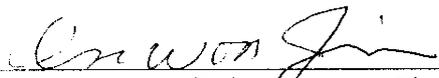
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benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois with respect to said real estate. If the Owner consists of two or more persons, their liability hereunder shall be joint and several.

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



Hak In Jin a/k/a Hak I. Jin



In Won Jin a/k/a In W. Jin

Address for notices:
1829 Westleigh Drive
Glenview, IL 60025

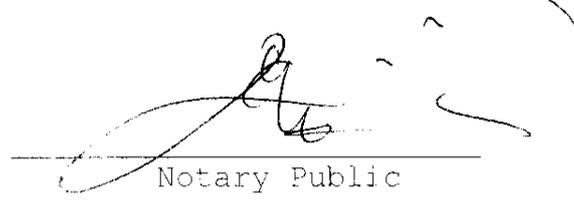
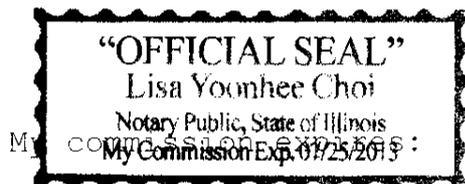
STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary Public in and for the County and the State aforesaid, DO HEREBY CERTIFY that, Hak In Jin a/k/a Hak I. Jin and In Won Jin a/k/a In W. Jin, personally known to me to be the same persons 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 theirs free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 12 day of May, 2011

(NOTARIAL SEAL)



Notary Public

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Loan#1000625-1

**AMENDMENT/EXTENSION
TO****COMMERCIAL MORTGAGE BALLOON NOTE**

(1) Date of Note: February 28, 2006

Amount of Note: \$472,500.00

Interest Rate: 6.875%

Amortized Period: 300 Months

Maturity Date: March 1, 2011

(2) Date of Note: March 1, 2011

Maturity Date: May 1, 2011

Borrower/Mortgagor: Hak In Jin a/k/a Hak I. Jin and In Won Jin a/k/a In W. Jin

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: **FOUR HUNDRED THIRTY THREE THOUSAND SIX HUNDRED SEVENTY SIX AND 92/100 UNITED STATES DOLLARS (\$433,676.92)**

New Interest Rate: 6.50 % Fixed

Effective date of new interest rate: May ~~1st~~^{14th}, 2011

New Monthly Payment: \$3,233.38

New Amortization Period: 240 Months

New Maturity Date: May 1, 2016

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 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

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Loan#1000625-1

without any Prepayment Penalty. Notwithstanding anything contained herein to the contrary, in the event of a bonafide, fair market value sale, to an unrelated party in an arms length transaction, then this Note may be prepaid without penalty.

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

Dated this 12th day of May, 2011

Lender/Mortgagee:

FOSTER BANK, an Illinois banking corporation

BY: [Signature]
TITLE: Dong Hoon Kim, Loan Officer

Borrower Hak In Jin a/k/a Hak I. Jin and
In Won Jin a/k/a In W. Jin

[Signature]
Hak In Jin a/k/a Hak I. Jin

[Signature]
In Won Jin a/k/a In W. Jin

Witness by:

Illinois

Name:

Lisa Choi

Date:

5/12/11

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CHICAGO TITLE INSURANCE COMPANY

STATEMENT REQUIRED FOR THE ISSUANCE OF ALTA OWNERS AND LOAN POLICIES

Commitment No. CG8345695 Loan No. 1000625-1

Date 5/1/2011

To the best knowledge and belief of the undersigned, the following is hereby certified with respect to the land described in the above commitment.

- 1. That, except as noted at the end of this paragraph, within the last six (6) months (a) no labor, service or materials have been furnished to improve the land...
2. That all management fees, if any, are fully paid, except the following:
3. That there are no unrecorded security agreements, leases, financing statements, chattel mortgages or conditional sales agreements in respect to any appliances, equipment or chattels that have or are to become attached to the land or any improvements thereon as fixtures, except the following, if any:
4. That there are no unrecorded contracts or options to purchase the land, except the following, if any:
5. That there are no unrecorded leases, easements or other servitudes to which the land or buildings, or portions thereof, are subject, except the following, if any:
6. That, in the event the undersigned is a mortgagor in a mortgage to be insured under a loan policy to be issued pursuant to the above commitment, the mortgage and the principal obligations it secures are good and valid and free from all defenses; that any person purchasing the mortgage and the obligations it secures, or otherwise acquiring any interest therein, may do so in reliance upon the truth of the matters herein recited; and that this certification is made for the purpose of better enabling the holder or holders, from time to time, of the above mortgage and obligations to sell, pledge or otherwise dispose of the same freely at any time, and to insure the purchasers or pledgees thereof against any defenses thereto by the mortgagor or the mortgagor's heirs, personal representative or assigns.
7. That, I/we am/are the purchaser(s) or mortgagor(s) of land improved with a residential dwelling no. exceeding four units, and no current survey or mortgagee's inspection report has been furnished to or is available to me/us. [DELETE STATEMENT IF NOT APPLICABLE.]

The undersigned makes the above statement for the purpose of inducing Chicago Title Insurance Company to issue its owners or loan policy pursuant to the above commitment.

Seller or Owner

Purchaser

Handwritten signatures and seals for Seller or Owner and Purchaser.

LENDER'S DISBURSEMENT STATEMENT

The undersigned hereby certifies that the proceeds of the loan secured by the mortgage to be insured under the loan policy to be issued pursuant to the above commitment were fully disbursed to or on the order of the mortgagor on ... You are hereby authorized to date down the above commitment to cover the date of said disbursement.

Dated 5/1/2011

Signature [Handwritten Signature]

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Chicago Title Insurance Company
171 N. CLARK ST
CHICAGO, IL 60601

Re: Hak In Jin a/k/a Hak I. Jin and In Won Jin a/k/a In W. Jin

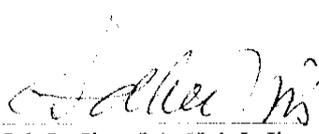
3428 Salem Walk Drive
Northbrook, IL 60062

File No. CG8345695

To Whom It May Concern:

This letter is to state that there is no property manager employed to manage the above mentioned property.

Date: May 1, 2011


Hak In Jin a/k/a Hak I. Jin


In Won Jin a/k/a In W. Jin

Property of Cook County Clerk's Office