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Doc#: 1118708366 Fee: \$46.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 07/06/2011 02:32 PM Pg: 1 of 6

WHEN RECORDED MAIL TO:
Harris N.A./C&CLS
Attn: Collateral Management
P.O. Box 2880
Chicago, IL 60690-2880

FOR RECORDER'S USE ONLY

H25258724

This Modification of Mortgage prepared by:
Richard Schrader, Documentation Specialist
Harris N.A./CCLS
311 W. Monroe Street, 6th Floor
Chicago, IL 60606

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 8, 2011 is made and executed between Inkie E. Hong, as Trustee of the Inkie E. Hong Revocable Trust dated August 20, 2001 and Soonwon Hong, as Trustee of the Soonwon Hong Revocable Trust dated August 20, 2001, whose address is 2405 Saranac Lane, Glenview, IL 60025 (referred to below as "Grantor") and Harris N.A., whose address is 111 W. Monroe Street, Chicago, IL 60603-4095 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 29, 1997 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage recorded on February 19, 1998 as Document #98132484 in the Cook County Recorder's Office, as may be subsequently modified from time to time.

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

PARCEL 1: LOT 252 IN INDIAN RIDGE, BEING A SUBDIVISION IN THE WEST 1/2 OF SECTION 20, TOWNSHIP 42 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: AN UNDIVIDED 0.0025 PERCENT INTEREST IN THE COMMON AREAS APPURTENANT TO PARCEL 1, AS SET FORTH IN THE DECLARATION OF EASEMENTS, COVENANTS AND RESTRICTIONS OF INDIAN RIDGE RECORDED AS DOCUMENT NUMBER 25084000, ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 2405 Saranac Lane, Glenview, IL 60025. The Real Property tax identification number is 04-20-308-003-0000.

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

This Modification of Mortgage reflects the following: (1) that the above referenced Mortgage now secures a Promissory Note dated June 4, 2010 in the original principal amount of \$1,500,000.00 to Lender bearing a variable interest rate based upon an index together with all renewals of, extensions of, modifications of,

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(Continued)**

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refinancings of, consolidations of, and substitutions for the Promissory Note; (2) at no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the amount of \$1,350,000.00; (3) to amend the name of Lender to read as follows: Harris N.A., as Successor by Merger with Harris Bank Winnetka, N.A., its successors and/or assigns; and (4) the following paragraphs are hereby added to the Mortgage:

Cross-Collateralization

In addition to the Note, this Mortgage secures all obligations, debts and liabilities, plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated whether Grantor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.

Waiver of Right of Redemption

NOTWITHSTANDING ANY OF THE PROVISIONS TO THE CONTRARY CONTAINED IN THIS MORTGAGE, GRANTOR HEREBY WAIVES, TO THE EXTENT PERMITTED UNDER 735 ILCS 5/15-1601 (B) OR ANY SIMILAR LAW EXISTING AFTER THE DATE OF THIS MORTGAGE, ANY AND ALL RIGHTS OF REDEMPTION ON GRANTOR'S BEHALF AND ON BEHALF OF ANY OTHER PERSONS PERMITTED TO REDEEM THE PROPERTY.

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 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.

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 8, 2011.

GRANTOR:

INKIE E. HONG REVOCABLE TRUST DATED AUGUST 20, 2001

By: *Inkie Hong*
Inkie E. Hong, Trustee of Inkie E. Hong Revocable Trust dated August 20, 2001

SOONWON HONG REVOCABLE TRUST DATED AUGUST 20, 2001

By: *Soonwon Hong*
Soonwon Hong, Trustee of Soonwon Hong Revocable Trust dated August 20, 2001

LENDER:

HARRIS N.A.

X *William B. [Signature]*
Authorized Signer *Senior Vice President*

Property of Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

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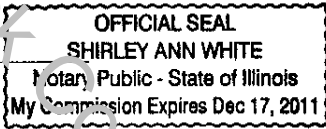
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TRUST ACKNOWLEDGMENT

STATE OF Il)
) SS
 COUNTY OF Cook)

On this 27th day of June, 2011 before me, the undersigned Notary Public, personally appeared Inkie E. Hong, Trustee of Inkie E. Hong Revocable Trust dated August 20, 2001, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Shirley Ann White Residing at Harlem NA
 Notary Public in and for the State of Ill 526 Grandby Court
Wicker Park IL 60653
 My commission expires 12-17-2011



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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

STATE OF IL)

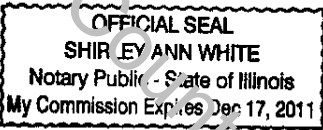
COUNTY OF Cook)

On this 21st day of June 2011 before me, the undersigned Notary Public, personally appeared William McKinley and known to me to be the SA VP, authorized agent for **Harris N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Harris N.A.**, duly authorized by **Harris N.A.** 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 **Harris N.A.**

By Shirley Ann White Residing at Harris NA

Notary Public in and for the State of IL 520 Green Bay Rd.
W. North, IL 60088

My commission expires 12-17-2011



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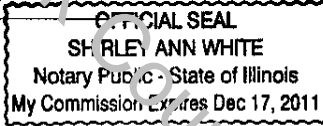
TRUST ACKNOWLEDGMENT

STATE OF IL)
)
) SS
 COUNTY OF Cook)
)

On this 27 day of June 2011 before me, the undersigned Notary Public, personally appeared Soonwon Hong, Trustee of Soonwon Hong Revocable Trust dated August 20, 2001, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Shirley Ann White Residing at Janes NA
 Notary Public in and for the State of IL 120 Green Bay Rd.

My commission expires 12-17-2011 W. North, IL 60093



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