

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

MB Financial Bank, N.A.  
Korean Banking Lincolnwood  
6401 North Lincoln Avenue  
Lincolnwood, IL 60712



1119508473

**WHEN RECORDED MAIL TO:**

MB Financial Bank, N.A.  
Loan Documentation  
6111 N. River Road  
Rosemont, IL 60018

Doc#: 1119508473 Fee: \$42.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 07/14/2011 02:57 PM Pg: 1 of 4

FOR RECORDER'S USE ONLY

032020309

**This Modification of Mortgage prepared by:**

Iventir TR#43630  
MB Financial Bank, N.A.  
6111 N. River Rd.  
Rosemont, IL 60018

STIC-HE

## MODIFICATION OF MORTGAGE



\*0740\*

**THIS MODIFICATION OF MORTGAGE** dated June 5, 2011, is made and executed between Hea Nyun Park n/k/a Helen Hea Nyun Park, whose address is 7400 N. Lincoln Avenue Unit #303, Skokie, IL 60076 (referred to below as "Grantor") and MB Financial Bank, N.A., whose address is 6401 North Lincoln Avenue, Lincolnwood, IL 60712 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated April 29, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Mortgage dated as of April 29, 2004 executed by Hea Nyun Park ("Grantor") for the benefit of MB Financial Bank, N.A. ("Lender"), recorded on June 22, 2004 as document no. 0417422187.

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

**PARCEL 1:**

UNIT 303 IN THE LINCOLN RIDGE SOUTH CONDOMINIUM AS DELINEATED AND DEFINED ON THE PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE:

LOT "B" IN LINCOLN RIDGE BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 2, 1998 AS DOCUMENT NUMBER 98572643 IN COOK COUNTY, ILLINOIS.

WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AUGUST 28, 1998 AS DOCUMENT NUMBER 98772465, AND AS AMENDED FROM TIME TO TIME,

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TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS,

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF PARKING SPACE NUMBER 46 A LIMITED COMMON ELEMENT AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID, RECORDED AS DOCUMENT NUMBER 98772465

PARCEL 3:

EASEMENTS FOR INGRESS AND EGRESS FOR THE BENEFIT OF PARCEL 1 AFORESAID, AS SET FORTH IN THE DECLARATION OF COVENANTS, RESTRICTIONS, EASEMENTS, CHARGES AND LIENS AND BY-LAWS FOR LINCOLN RIDGE HOMEOWNERS ASSOCIATION RECORDED JULY 15, 1998 AS DOCUMENT NUMBER 98613434

The Real Property or its address is commonly known as 7400 N. Lincoln Avenue Unit #303, Skokie, IL 60076. The Real Property tax identification number is 10-27-307-068-1015.

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

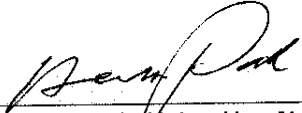
The definition of "Related Documents", including but not limited to that certain Credit Agreement dated April 29, 2004, set forth in the Mortgage is hereby amended and restated in its entirety as follows: The word "Related Documents" means that certain Equity Line Agreement and Disclosure- Seven Year dated as of June 5, 2011 in the original principal amount of \$83,417.68 executed by Borrower and payable to the order of Lender, as amended, supplemented, modified or replaced from time to time.

**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 remain 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 JUNE 5, 2011.**

GRANTOR:

X

  
Hea Nyun Park n/k/a Helen Hea Nyun Park

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LENDER:

MB FINANCIAL BANK, N.A.

x *Lynda Stephen*  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **Hea Nyun Park n/k/a Helen Hea Nyun Park**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22nd day of June, 2011.

By *[Signature]* Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires \_\_\_\_\_



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### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 )  
 COUNTY OF COOK ) SS  
 )

On this 22<sup>ND</sup> day of JUNE, 2011 before me, the undersigned Notary Public, personally appeared LINDA STEPHENS and known to me to be the LOAN PROCESSOR, authorized agent for **MB Financial Bank, N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **MB Financial Bank, N.A.**, duly authorized by **MB Financial Bank, 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 **MB Financial Bank, N.A.**.

By Anna Drygala-Nawrocki Residing at COOK

Notary Public in and for the State of IL 06/15

My commission expires 08/07/2012

