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THIS DOCUMENT PREPARED BY:

Foster Bank
5005 NEWPORT DRIVE
ROLLING MEADOWS, IL 60008

Doc#: 1135010065 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/16/2011 12:22 PM Pg: 1 of 5

AFTER RECORDING MAIL TO:

FOSTER BANK / SOO JIN KANG
LOAN DEPARTMENT
5005 NEWPORT DRIVE
ROLLING MEADOWS, ILLINOIS 60008

Loan# 1001409 00001

MORTGAGE EXTENSION/MODIFICATION AGREEMENT

This Indenture, made this 1st day of December 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

David Chin Kim

, representing themselves to be the owner or owners of the real estate hereinafter and in said deed described ("Owner"),

WITNESSETH:

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

David C. Kim

, secured by a mortgage dated November 22, 2006 and recorded 12/11/2006, in the office of the Recorder of Cook County, Illinois, as document number 0634516071, conveying to FOSTER BANK, an Illinois banking corporation certain real estate in Cook County, Illinois described as follows:

THE NORTH 250 FEET (AS MEASURED ON THE WEST SECTION LINE) OF THE WEST 250 FEET (AS MEASURED ON THE NORTH SECTION LINE, THE SOUTH LINE OF THE NORTH 250 FEET ALSO BEING PARALLEL WITH THE SAID NORTH SECTION LINE). OF THE FRACTIONAL NORTH WEST 1/4 OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, EXCEPTING THEREFROM ROADS AND HIGHWAYS AS PER DOCUMENT NUMBER 10550563 AND DOCUMENT NUMBER 11172680, ALL IN COOK COUNTY, ILLINOIS.

Commonly Known As: 10416 Michael Todd Terrace, Glenview, IL 60025

Permanent Index No.: 04-32-401-076-0000

2. The amount remaining unpaid on the indebtedness is

Thirty Six thousand Eight hundred Sixteen and 6/100 United State Dollars

(\$36,816.06)

1001

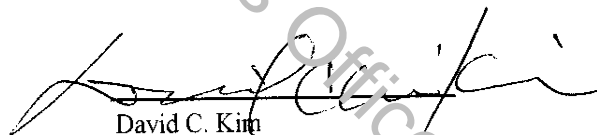
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3. The new interest rate of the loan will be 6.75% fixed; effective date of new interest rate is December 1st, 2011.
4. Said indebtedness of \$36,816.06 shall be paid on or before December 1, 2016 as provided in the Promissory note or notes, copies 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 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.


David C. Kim

Address for notices:
10416 Michael Todd Terrace
Glenview IL 60025

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Property of Cook County Clerk's Office

STATE OF ILLINOIS)

COUNTY OF COOK)

I, the undersigned, a Notary public in and for said County in the State aforesaid, DO HEREBY CERTIFY that David Chin Kim, who is(are) 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 acknowledge that (s)he(they) signed, sealed and delivered the said instrument as his(her)(their) own free and voluntary act for the uses and purposes therein set forth.

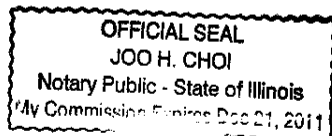
Given under my hand and notarial seal this 23rd day of November, 2011

(NOTARIAL SEAL)



Notary Public

My commission expires:



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Lof
ikl

"EXHIBIT A"
AMENDMENT/EXTENSION
TO
COMMERCIAL MORTGAGE BALLOON NOTE

1) Date of Note: November 22, 2006
 Amount of Note: \$140,000.00
 Interest Rate: 7.375% Fixed
 Amortized Period: 180 Months
 Maturity Date: December 1, 2011

Borrower/Mortgagor: David C. Kim

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:

Date of Note: **December 1, 2011**

New amount of Note: **Thirty Six thousand Eight hundred Sixteen and 6/100 United States Dollars (\$36,816.06)**

New Monthly Payment: **\$724.67**

New Interest Rate: **6.750% Fixed**

Effective date of new interest rate: December 1st, 2011

New Amortization Period: **60 Months**

New Maturity Date: **December 1, 2016**

Prepayment Penalties: The prepayment penalty will be waived. However, if Loan will be refinance with another lender, the penalty will be assessed as:

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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.

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

Dated this 23rd day of November, 2011

Lender/Mortgagee:

FOSTER BANK, an Illinois banking corporation

BY: _____

For Dong Hoon Kim

TITLE: Loan Officer

Borrower:

David C. Kim

David C. Kim

David C. Kim

Witness by:
Niles

Name:

Jos H. Choi

Date:

11/23/11