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RECORDATION REQUESTED BY:

Foster Bank
Devon
5005 Newport Drive
Rolling Meadows, IL 60008



Doc#: 1224413009 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/31/2012 08:22 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Foster Bank
5005 Newport Drive
Rolling Meadows, IL 60008

8361133 F1
SEND TAX NOTICES TO:

Foster Bank
5005 Newport Drive
Rolling Meadows, IL 60008

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Soo Jin Kang/Laom#100168200001, Loan Administrator
Foster Bank
5005 Newport Drive
Rolling Meadows, IL 60008

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 1, 2012, is made and executed between Chae H. Kim and Jung Youn Kim; AS JOINT TENANTS (referred to below as "Grantor") and Foster Bank, whose address is 5005 Newport Drive, Rolling Meadows, IL 60008 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 1, 2007 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

COMMERCIAL MORTGAGE DATED FEBRUARY 1, 2007 AND RECORDED FEBRUARY 13, 2007 AS DOCUMENT NUMBER 0704433240 MADE BY CHAE H. KIM AND JUNG YOUN KIM, TO FOSTER BANK TO SECURE A NOTE FOR \$427,000.00.

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

THE EAST 35.0 FEET OF LOTS 23 AND 24 IN BOGUE'S SUBDIVISION OF THAT PART OF THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 10, TOWNSHIP 38 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING WEST OF THE EAST 315 FEET THEREOF IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 329 E 47TH ST, CHICAGO, IL 60653-4003. The Real Property tax identification number is 20-10-104-037-0000.

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

Date of Note: June 1, 2012

New amount of Note: Three hundred Ninety Four thousand Eight hundred Twenty Six and 00/100 United States Dollars (\$394,826.00)

New Monthly Payment: \$3,002.11

New Interest Rate: 6.750% Fixed

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MODIFICATION OF MORTGAGE
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Effective date of new interest rate: **July 25th, 2012**

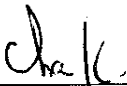
New Amortization Period: **240 Months**

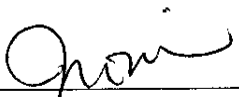
New Maturity Date: **June 1, 2017**

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.

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 1, 2012.

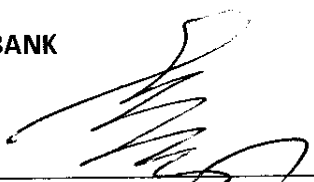
GRANTOR:

X 
Chae H. Kim

X 
Jung Youn Kim

LENDER:

FOSTER BANK

X 
Jun Lee, AVP/Loan Officer

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL)
) SS
 COUNTY OF Cook)

On this day before me, the undersigned Notary Public, personally appeared **Chae H. Kim and Jung Youn Kim, AS JOINT TENANTS** to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25th day of July, 20 12.

By [Signature] Residing at [Signature]

Notary Public in and for the State of IL

My commission expires 11/2/15

**LENDER ACKNOWLEDGMENT**

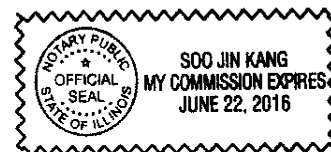
STATE OF IL)
) SS
 COUNTY OF Cook)

On this 25th day of July, 2012 before me, the undersigned Notary Public, personally appeared **Jun Lee** and known to me to be the **AVP/Loan Officer**, authorized agent for **Foster Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Foster Bank**, duly authorized by **Foster Bank** 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 **Foster Bank**.

By [Signature] Residing at Foster Bank / 5005 Newport Dr.

Notary Public in and for the State of Illinois

My commission expires June, 22, 2016



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MODIFICATION OF MORTGAGE
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