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RECORDATION REQUESTED BY:

Pacific Global Bank
2323 S. Wentworth Ave.
Chicago, IL 60616



Doc#: 1232634067 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/21/2012 10:22 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

Pacific Global Bank
2323 S. Wentworth Ave.
Chicago, IL 60616

SEND TAX NOTICES TO:

Pacific Global Bank
2323 S. Wentworth Ave.
Chicago, IL 60616

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Lender
Pacific Global Bank
2323 S. Wentworth Ave.
Chicago, IL 60616

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 30, 2012, is made and executed between Qun Zhuo, a/k/a Ryan Zhuo, husband, whose address is 3638 S Paulina St, Chicago, IL 60609 and Ping Cai, a/k/a Ping Cai Zhuo, wife, whose address is 3638 S Paulina St, Chicago, IL 60609 (referred to below as "Grantor") and Pacific Global Bank, whose address is 2323 S. Wentworth Ave, Chicago, IL 60616 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 13, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

The Mortgage was recorded in the Cook County Recorder, in the State of Illinois on August 31, 2007 with document number 0724308109.

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

LOT 76 IN E.C. LARNED'S SUBDIVISION OF BLOCK 27, IN THE CANAL TRUSTEES' SUBDIVISION OF THE EAST 1/2 OF SECTION 31, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as ³⁶⁶²~~3638~~ S Paulina St, Chicago, IL 60609. The Real Property tax identification number is 17-31-413-050.

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

The loan is amended to a term loan. Initial interest rate is 6.125% for the first three years and will be adjusted every year starting from the 4th year thereafter based on Prime Rate plus 1.000% with a rate floor at 6.500%.

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

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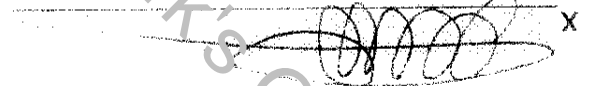
Property of Cook County Clerk's Office

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 AUGUST 30, 2012.


GRANTOR:

Qun Zhuo

X 


LENDER:

Ping-Cai

X 

PACIFIC GLOBAL BANK

Authorized Signer

X 

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MODIFICATION OF MORTGAGE

Loan No: 10704

(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF DuPage)

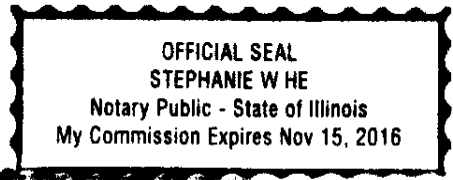
On this day before me, the undersigned Notary Public, personally appeared **Qun Zhuo**, to me known to be the individual described in, and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and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

Given under my hand and official seal this 8th day of September, 2012.

By [Signature] Residing at Willowbrook

Notary Public in and for the State of Illinois

My commission expires 11/15/2016



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
)
) SS
 COUNTY OF DuPage)

On this day before me, the undersigned Notary Public, personally appeared **Ping Cai**, 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 8th day of September, 2012.

By [Signature] Residing at Willowbrook

Notary Public in and for the State of Illinois

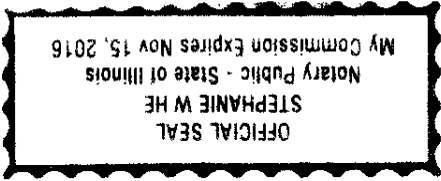
My commission expires 11/15/2016



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My commission expires

Notary Public in and for the State of

By

Residing at

On this day of before me, the undersigned Notary Public, personally appeared and known to me to be the authorized agent for Pacific Global Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Pacific Global Bank, duly authorized by Pacific Global 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 Pacific Global Bank.

COUNTY OF

STATE OF

LENDER ACKNOWLEDGMENT