

RECORDATION REQUESTED BY:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

WHEN RECORDED MAIL TO:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

SEND TAX NOTICES TO:

Oxford Bank & Trust
Corporate Office
1111 W. 22nd Street, Suite
800
Oak Brook, IL 60523

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Joyce B. Whaley #7551198-4 (SMF), Senior Loan Processor
Oxford Bank & Trust
1111 W. 22nd Street, Suite 800
Oak Brook, IL 60523

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ORIGINAL

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated October 25, 2013, is made and executed between James Shin and Susan Shin, as joint tenants, whose address is 755 Milwaukee Avenue, Unit 3B, Glenview, IL 60025 (referred to below as "Grantor") and Oxford Bank & Trust, whose address is 1111 W. 22nd Street, Suite 800, Oak Brook, IL 60523 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 19, 2008 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded December 31, 2008 in the Cook County Recorder of Deeds as document number 0836649051.

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

PARCEL 1: THAT PART OF LOT 1 IN OAK TRAILS PLANNED UNIT DEVELOPMENT OF PART OF LOT 6 IN LEVERENZ BROTHERS SUBDIVISION AND PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, THE PLAT OF SAID PLANNED UNIT DEVELOPMENT HAVING BEEN RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS, ON JANUARY 11, 1989 AS DOCUMENT NUMBER 89015524, BOUNDED BY A LINE DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHWEST CORNER OF SAID LOT 1, THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE SOUTH LINE OF SAID LOT, A DISTANCE OF 66.53 FEET; THENCE NORTH 01 DEGREES 35 MINUTES 00 SECONDS EAST ALONG A LINE PARALLEL WITH THE WEST LINE SAID LOT, A DISTANCE OF 246.35 FEET FOR A PLACE OF BEGINNING OF THAT PARCEL OF LAND TO BE DESCRIBED; THENCE CONTINUING NORTH 01 DEGREES 35 MINUTES 00 SECONDS EAST

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64.67 FEET; THENCE SOUTH 88 DEGREES 25 MINUTES 00 SECONDS EAST, 48.0 FEET; THENCE SOUTH 01 DEGREES 35 MINUTES 00 SECONDS WEST, 64.67 FEET; THENCE NORTH 88 DEGREES 25 MINUTES 00 SECONDS WEST, 48.0 FEET TO THE PLACE OF BEGINNING, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 89600283 AND AS CREATED BY DEED MADE BY FIRST COLONIAL TRUST COMPANY, AS TRUSTEE UNDER A TRUST AGREEMENT DATED APRIL 25, 1989 AND KNOWN AS TRUST NUMBER 5309, TO DEERFIELD FEDERAL SAVINGS AND LOAN AS TRUST NUMBER 259, DATED MAY 29, 1990 AND RECORDED JUNE 6, 1990 AS DOCUMENT NUMBER 90265121, IN COOK COUNTY, ILLINOIS.

The Real Property, or its address is commonly known as 382 Oak Trails Road, Des Plaines, IL 60016. The Real Property tax identification number is 09-09-401-088-0000.

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

Extend the maturity date of the promissory note and mortgage from January 1, 2014 to September 1, 2016. The interest rate will change from a fixed rate of 6.400% to a fixed rate of 5.00%. New principal and interest payments in the amount of \$3,013.00 will begin with the November 1, 2013 payment and will continue until loan is paid in full or loan maturity. At this time Oxford Bank is adding a 3%, 2%, 1% prepayment penalty to the loan. All other terms and conditions will remain the same.

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 OCTOBER 25, 2013.

GRANTOR:

X 
James Shin

X 
Susan Shin

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(Continued)

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LENDER:

OXFORD BANK & TRUST

X *[Signature]*
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)
) SS
COUNTY OF DePaul)

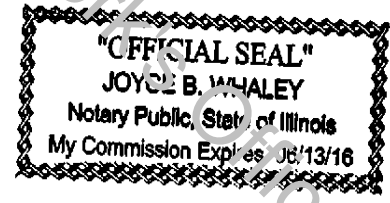
On this day before me, the undersigned Notary Public, personally appeared **James Shin and Susan Shin**, in joint tenancy, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 25th day of October, 2013.

By *[Signature]* Residing at _____

Notary Public in and for the State of Illinois

My commission expires 6/13/2016



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MODIFICATION OF MORTGAGE (Continued)

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LENDER ACKNOWLEDGMENT

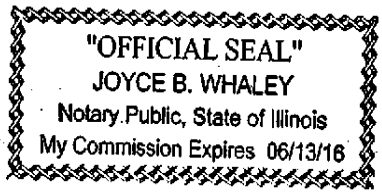
STATE OF Illinois)
)
) SS
 COUNTY OF DePue)

On this 25th day of October, 2013 before me, the undersigned Notary Public, personally appeared Steve Frank and known to me to be the Vice President, authorized agent for Oxford Bank & Trust that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Oxford Bank & Trust, duly authorized by Oxford Bank & Trust 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 Oxford Bank & Trust.

By Joyce B. Whaley Residing at _____

Notary Public in and for the State of Illinois

My commission expires 6/13/2016



County Clerk's Office