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RECORDATION REQUESTED BY:

RBS CITIZENS, N.A.
One Citizens Drive
Riverside, RI 02915



Doc#: 1422426017 Fee: \$48.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/12/2014 09:58 AM Pg: 1 of 6

WHEN RECORDED MAIL TO:

RBS CITIZENS, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard RJW 212
Warwick, RI 02886

THIS INSTRUMENT PREPARED BY:

RBS CITIZENS, N.A.
443 Jefferson Boulevard
Warwick, RI 02886

FIRST AMENDMENT TO MORTGAGE

This First Amendment to Mortgage (this "Amendment") is made as of 4th, of June, 2014 by and between and Seung K Ro and Hwa S Ro of Elk Grove Village, Illinois (the "Grantors") and RBS Citizens, N.A., a national banking association, One Citizens Drive, Riverside RI 02915 (the "Lender").

Background

A. The Grantors granted to the Lender a Mortgage dated February 8, 2005 and recorded February 17, 2005 as Document No. 504816149 in the Office of the Cook County Recorder of Deeds (the "Mortgage") creating a mortgage on certain land and premises described in EXHIBIT A attached hereto and made a part hereof and commonly known as 825 Bonita Avenue, Elk Grove Village, Illinois (the "Property").

B. The Mortgage secures the obligations of the Grantors under a MORTGAGE AGREEMENT dated February 8, 2005 evidencing an open ended line of credit from Lender to the Grantors in an amount not to exceed Eighty Thousand Three Hundred Dollars (\$80,300.00) (the "Agreement").

C. The Lender and Grantors have agreed that the amount of credit secured by the Mortgage shall be reduced from \$80,300.00 to \$37,479.00 upon the terms and subject to the conditions of this Amendment.

Illinois

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D. The Grantor and the Lender desire to clarify and confirm that the Mortgage secures the obligations evidenced by the Agreement up to a maximum amount of \$37,479.00.

NOW, THEREFORE,

In consideration of the premises and the mutual covenants and agreements herein set forth, and in reliance on the representations and warranties contained herein, the parties hereby agree as follows:

Section 1. References; Defined Terms. All capitalized terms used herein and defined in the foregoing Recitals shall have the meanings given to such terms in the foregoing Recitals. All capitalized terms used but not defined herein shall have the meanings given to such terms in the Mortgage.

Section 2. Mortgage to secure amount of credit up to \$37,479.00. The Mortgage is hereby amended from securing the payment of all sums due under the Agreement between the Lender and the Grantors dated February 8, 2005, to solely securing the payment of all sums due under the Agreement, up to a maximum amount of \$37,479.00, plus interest, collection costs, attorney fees, and other amount due under the Agreement.

Section 3. No Other Changes. Except as modified by this Amendment, the terms of the Mortgage shall remain in full force and effect as modified by this Amendment, and the Mortgage shall continue to encumber the Property.

Section 4. Acceptance by Lender and Grantors. By their execution of this Amendment, the Lender and the Grantors accept and approve this First Amendment to Mortgage.

IN WITNESS WHEREOF, the Grantors have executed or caused this Amendment to be executed effective as of the 4th of JUNE, 2014.

GRANTORS

Seung K Ro
Seung K Ro

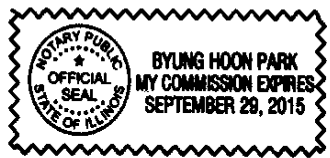
Hwa S Ro
Hwa S Ro

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STATE OF ILLINOIS)
) ss.
COUNTY OF Cook)

I Byung Hoon Park, _____, certify that Seung K Ro and Hwa S Ro, personally known to me to be the same person whose name is (or are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he (she or they) signed and delivered the instrument as his (her or their) free and voluntary act, for the uses and purposes therein set forth.

Before me: _____
Notary Public
My commission expires: Sept. 29, 2015



Property of Cook County Clerk's Office

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EXHIBIT A

LOT 1531 IN ELK GROVE VILLAGE SECTION 4, BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 28, AND THE NORTH 1/2 OF SECTION 33, BOTH IN TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 23, 1958 AS DOCUMENT LR 1819395, IN COOK COUNTY, ILLINOIS

Common Address: 825 Bonita Ave, Elk Grove Village, Illinois 60007

Permanent Parcel Number: 08-28-418-020-0000

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EXHIBIT A

Insert Legal Description

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

COOK COUNTY
RECORDER OF DEEDS
SCANNED BY _____

Common Address: 825 Bonita Avenue, Elk Grove Village Illinois, 60007

Permanent Parcel Number: 08-28-418-020-0000

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ACCEPTANCE BY LENDER

By its signature below, the Lender accepts, acknowledges and agrees to the First Amendment to Mortgage as set forth in the First Amendment to Mortgage to which this is attached.

IN WITNESS WHEREOF, the Lender has executed or caused this Agreement to be executed this 4th day of June, 2014.

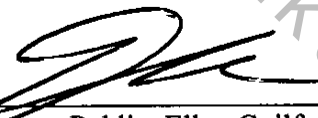
LENDER

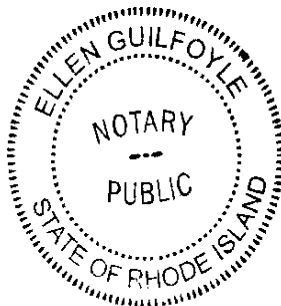
RBS CITIZENS, N.A.

By: 
 Christopher Knowles
 Its: Vice President and
 Duly Authorized Agent

STATE OF RHODE ISLAND)
) ss.
 COUNTY OF KENT)

At Warwick, in said County, on this 4th day of June, 2014, personally appeared Christopher Knowles, a duly authorized agent of RBS CITIZENS, N.A., and s/he acknowledged this instrument, by him/her subscribed, to be his/her free act and deed and the free act and deed of RBS CITIZENS, N.A.


 Notary Public: Ellen Guilfoyle
 My Commission Expires: February 27, 2017



Property of Cook County Clerk's Office