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RECORDATION REQUESTED BY:

Heritage Bank of Schaumburg
Main Office
1535 W. Schaumburg Road
Schaumburg, IL 60194



WHEN RECORDED MAIL TO:

Heritage Bank of Schaumburg
Main Office
1535 W. Schaumburg Road
Schaumburg, IL 60194

Doc#: 1423716013 Fee: \$46.25
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 08/25/2014 10:10 AM Pg: 1 of 4

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

Central Loan Operations
Heritage Bank of Schaumburg
1535 W. Schaumburg Road
Schaumburg, IL 60194

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 15, 2014 is made and executed between John W. Kim, a Married Man (referred to below as "Grantor") and Heritage Bank of Schaumburg, whose address is 1535 W. Schaumburg Road, Schaumburg, IL 60194 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 18, 2004 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded June 15, 2004 as Document Number 0416726057.

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

See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

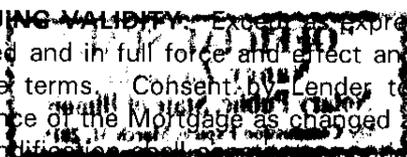
The Real Property or its address is commonly known as 2260 W. Nichols Rd., Arlington Heights, IL 60004.
The Real Property tax identification number is 02-01-200-048-0000.

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

The maturity date is extended to June 15, 2019.
Effective June 15, 2014 the interest rate is lowered to 5.375%.

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

S YES
P 4
S 2
M YES
SC YES
E NO
NT Full



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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

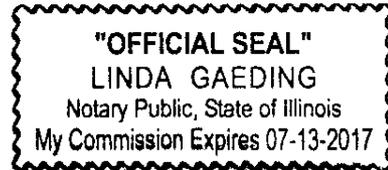
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 14th day of JULY, 2014 before me, the undersigned Notary Public, personally appeared NANCY LAWASKI and known to me to be the AVEN OFFICER, authorized agent for **Heritage Bank of Schaumburg** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Heritage Bank of Schaumburg**, duly authorized by **Heritage Bank of Schaumburg** 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 **Heritage Bank of Schaumburg**.

By Linda Gaeding Residing at Sturwood

Notary Public in and for the State of ILLINOIS

My commission expires 7-13-17



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EXHIBIT A
LEGAL DESCRIPTION

PARCEL 1: THAT PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 964.41 FEET NORTH AND 191.11 FEET WEST OF THE SOUTHEAST CORNER OF SAID NORTHWEST 1/4 OF THE NORTHEAST 1/4 AS MEASURED ALONG THE EAST LINE THEREOF AND ALONG A LINE AT RIGHT ANGLES THERETO; (SAID EAST LINE HAVING AN ASSUMED BEARING OF DUE NORTH FOR THIS LEGAL DESCRIPTION); THENCE NORTH 45 DEGREES 00 MINUTES 00 SECONDS WEST 71.75 FEET; THENCE 45 DEGREES 00 MINUTES 00 SECONDS EAST 50.71 FEET; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST 50.75 FEET TO A POINT 1015.11 FEET NORTH AND 170.11 FEET WEST OF THE EAST CORNER OF SAID NORTHWEST 1/4 OF THE NORTHEAST 1/4 AS MEASURED ALONG THE EAST LINE THEREOF AND ALONG A LINE AT RIGHT ANGLES THERETO; THENCE SOUTH 00 DEGREES 00 MINUTES 01 SECONDS WEST 9.28 FEET; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS EAST 7.81 FEET; THENCE SOUTH 45 DEGREES 00 MINUTES 00 SECONDS WEST 38.62 FEET TO THE POINT OF BEGINNING IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT APPURTENANT TO AND FOR THE BENEFIT FOR PARCEL 1, AS SET FORTH IN THE DECLARATION OF PROTECTIVE COVENANTS DATED AUGUST 18, 1977, AND RECORDED SEPTEMBER 23, 1977, AS DOCUMENT 24119673 AS SUPPLEMENTED FROM TIME TO TIME, FOR INGRESS AND EGRESS, IN COOK COUNTY, ILLINOIS

The Property or its address is commonly known as 2260 W. NICHOLS ROAD, ARLINGTON HEIGHTS, IL 60004. The Property tax identification number is 02-01-200-048-0000