

WHEN RECORDED MAIL TO:

**BMO Harris Bank N.A.
Attn: Collateral Fulfillment
P.O. Box 2058
Milwaukee, WI 53201**

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:
Brad Eastep, Documentation Specialist
BMO Harris Bank N.A. / C&CLS
1200 Warrenville Road, 2nd Floor
Naperville, IL 60563**

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated January 30, 2015, is made and executed between Inkie E. Hong, Trustee of the Inkie E. Hong Revocable Trust Dated August 20, 2001, whose address is 2405 Saranac Lane, Glenview, IL 60026; and Soonwon Hong, Trustee of the Soonwon Hong Revocable Trust Dated August 20, 2001, whose address is 2405 Saranac Lane, Glenview, IL 60026 (referred to below as "Grantor") and BMO Harris Bank N.A., whose address is 111 W. Monroe Street, Chicago, IL 60603-4095 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 29, 1997 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage recorded on February 19, 1998 as Document #98132483 and an Assignment of Rents recorded July 1, 2010 as Document #1018210048 in the Cook County Recorder's Office, as may be subsequently modified from time to time.

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

PARCEL 1:

LOTS 1, 2 AND 3 IN CARPENTERS RESUBDIVISION OF BLOCK 29 IN CARPENTER'S ADDITION TO CHICAGO IN SECTION 8, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE NORTH 5 FEET OF EAST-WEST ALLEY LYING SOUTH AND ADJOINING LOTS 1, 2 AND 3 IN CARPENTER'S RESUBDIVISION OF BLOCK 29 IN CARPENTER'S ADDITION TO CHICAGO IN SECTION 8, 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 1133 - 1137 W. Lake Street, Chicago, IL 60607.
The Real Property tax identification number is 17-08-427-006-0000.

UNOFFICIAL COPY**MODIFICATION OF MORTGAGE
(Continued)**

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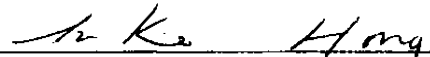
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

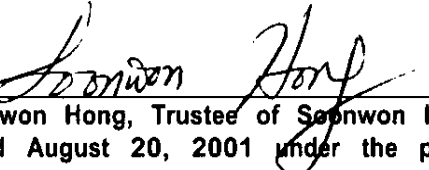
This Modification of Mortgage reflects the following: (1) that the above referenced Mortgage now secures a Promissory Note dated January 30, 2015 in the original principal amount of \$1,300,000.00 to Lender bearing a variable interest rate based upon an index together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the Promissory Note; (2) at no time shall the principal amount of indebtedness secured by the Mortgage, not including sums advanced to protect the security of the mortgage, exceed the amount of \$1,300,000.00.

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 JANUARY 30, 2015.

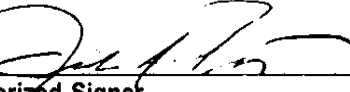
GRANTOR:

X 
Inkie E. Hong, Trustee of Inkie E. Hong Revocable Trust Dated August 20, 2001 under the provisions of a Trust Agreement

X 
Soonwon Hong, Trustee of Soonwon Hong Revocable Trust Dated August 20, 2001 under the provisions of a Trust Agreement

LENDER:

BMO HARRIS BANK N.A.

X 
Authorized Signer

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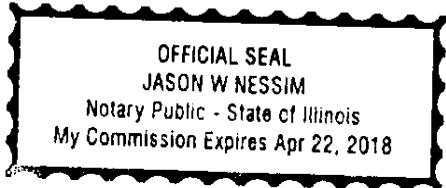
MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 20th day of January, 2015 before me, the undersigned Notary Public, personally appeared Inkie E. Hong, Trustee of Inkie E. Hong Revocable Trust Dated August 20, 2001, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Jason W Nessim Residing at BMO Harris Bank, Winnetka, IL
 Notary Public in and for the State of Illinois
 My commission expires 4/22/2018



PROPERTY OF COOK COUNTY CLERK'S OFFICE

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MODIFICATION OF MORTGAGE (Continued)

TRUST ACKNOWLEDGMENT

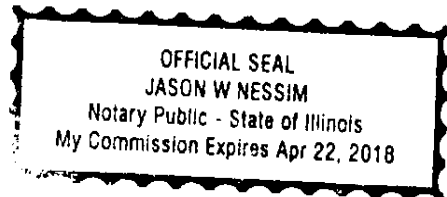
STATE OF Illinois)
) SS
 COUNTY OF Cook)

On this 30th day of January, 2015 before me, the undersigned Notary Public, personally appeared **Soonwon Hong, Trustee of Soonwon Hong Revocable Trust Dated August 20, 2001**, and known to me to be an authorized trustee or agent of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or, by authority of statute, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Jason W Nessim Residing at BMO Harris Bank, Winnetka, IL

Notary Public in and for the State of Illinois

My commission expires 4/22/2018



Cook County Clerk's Office

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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

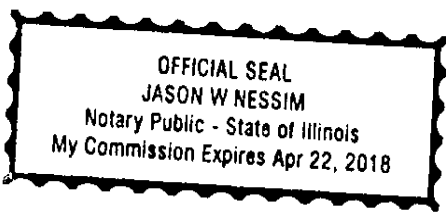
STATE OF ILLINOIS)
) SS
 COUNTY OF COOK)

On this 30th day of January, 2015 before me, the undersigned Notary Public, personally appeared Jeremy Ferentz and known to me to be the Relationship Manager, authorized agent for **BMO Harris Bank N.A.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BMO Harris Bank N.A.**, duly authorized by **BMO Harris Bank N.A.** 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 **BMO Harris Bank N.A.**.

By Jason W Nessim Residing at BMO Harris Bank, Winnetka, IL

Notary Public in and for the State of Illinois

My commission expires 4/22/2018



Cook County Clerk's Office