

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

BBCN Bank  
Devon Office  
4001 West Devon Ave  
Chicago, IL 60646



Doc#: 1535818038 Fee: \$44.00  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 12/24/2015 09:45 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

BBCN Bank (Attn: Loan  
Servicing Dept.)  
3731 WILSHIRE BLVD., STE.  
420  
LOS ANGELES, CA 90010

**SEND TAX NOTICES TO:**

BBCN Bank  
Devon Office  
4001 West Devon Ave  
Chicago, IL 60646

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

BBCN Bank  
4001 West Devon Ave  
Chicago, IL 60646

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated December 8, 2015, is made and executed between SOUNG KUK OH AND JUNG EUN OH, HUSBAND AND WIFE, JOINTLY (referred to below as "Grantor") and BBCN Bank, whose address is 4001 West Devon Ave, Chicago, IL 60646 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated December 8, 2015 (the "Mortgage") which has been recorded in COOK County, State of Illinois, as follows:

Instrument No. 0516833141 recorded on June 17, 2005 and Mortgage Extension Agreement as Instrument No. 1025634069 recorded on September 13, 2010.

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

THE EAST 8 AND 6/10 FEET OF LOT 27 AND ALL OF LOT 26 IN BLOCK 4 IN HOGENSON AND SCHMIDT'S ADDITION TO LINDEN PARK, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE SOUTH EAST 1/4 OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 5120-5122 WEST CHICAGO AVENUE, CHICAGO, IL 60651. The Real Property tax identification number is 16-04-424-023-00.

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

FOR GOOD AND VALUABLE CONSIDERATION, TRUSTOR DECLARES THAT SAID COMMERCIAL MORTGAGE SHALL CONTINUE TO BE SECURITY FOR THE PAYMENT OF THE INDEBTEDNESS OF SOUNG KUK OH AND JUNG EUN OH TO BBCN BANK FKA FOSTER BANK EVIDENCED BY A NOTE DATED JUNE 6, 2005, IN THE ORIGINAL PRINCIPAL AMOUNT OF \$180,000.00 ("NOTE"). THE NOTE HAS BEEN MODIFIED BY CHANGE IN TERMS AGREEMENT DATED DECEMBER 8, 2015, TO INCREASE THE

*PA*

*4*

*OP*

*1401-8281186/Amc Alice*

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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 11552000003

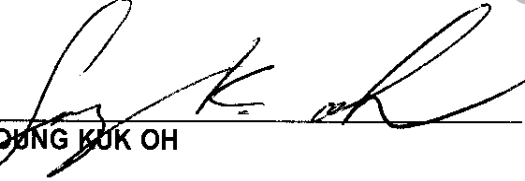
Page 2

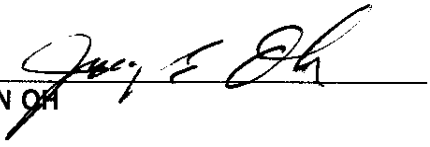
CURRENT OUTSTANDING BALANCE FROM \$139,287.20 BY \$3,712.80, FOR A NEW CURRENT OUTSTANDING BALANCE OF \$143~~0~~<sup>HNJ</sup>,000.00, TO CHANGE THE MATURITY DATE AND CHANGE THE INTEREST RATE.

**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.

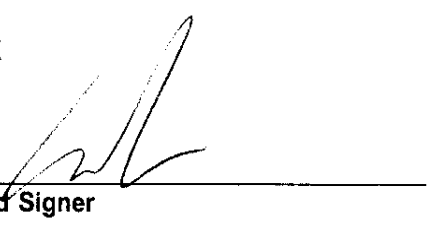
**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 8, 2015.**

GRANTOR:

X   
SONG KUK OH

X   
JUNG EUN OH

LENDER:

BBCN BANK  
X   
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

Loan No: 115520000003

(Continued)

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### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared **SOUNG KUK OH and JUNG EUN OH**, 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 14th day of Dec, 2015.

By [Signature] Residing at Palatine, IL

Notary Public in and for the State of Illinois

My commission expires 8/24/2017



### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF Cook )

On this 14th day of Dec, 2015 before me, the undersigned Notary Public, personally appeared Sunny Bae Jun and known to me to be the LOAN OFFICER, authorized agent for **BBCN Bank** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BBCN Bank**, duly authorized by **BBCN 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 **BBCN Bank**.

By [Signature] Residing at Palatine, IL

Notary Public in and for the State of Illinois

My commission expires 8/24/2017



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## MODIFICATION OF MORTGAGE (Continued)

Loan No: 115520000003

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