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The Funds shall be held with the Lender in an escrow account. Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, including said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Security Instrument that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

2. FUNDS FOR TAXES AND INSURANCE. As Lender's sole option, Borrower shall pay to Lender on the day monthly installments of principal and interest under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attach to the Note, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and late charges as provided in the Note.

Borrower and Lender covenant and agree as follows:

1. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and late charges as provided in the Note.

2. FUNDS FOR TAXES AND INSURANCE. As Lender's sole option, Borrower shall pay to Lender on the day monthly installments of principal and interest under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attach to the Note, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

3. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

TOGETHER with all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter a part of the property, all of which including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the one-half estate if the Security Instrument is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has a right to mortgage, grant and convey the Property, that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend and generally the title to the Property against all claims and demands, subject to any declarations, judgments or orders of a court of competent jurisdiction, which may be made in any litigation in which the Property is involved.

Permanent Real Estate Index Number 15-01-304-033
 5935 N. Lincoln
 Chicago, Illinois 60659

LOTS 56, 57, 58 AND 59 (except that part of said lots lying between the Northeastly line of Lincoln Avenue and a line 17 feet Northeastly of measured at right angles thereto and parallel with the Northeastly line of Lincoln Avenue) in Kram and Dato's Polo Grounds Addition to North Edgewater in the South West quarter of Section 1, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois. Commonly known as 5933 N. Lincoln Avenue, Chicago, Illinois 60659

TO SECURE the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Security Instrument, and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Cook, State of Illinois:

THIS MORTGAGE ("Security Instrument") is made this 29th day of November, 1989, between the mortgagor, DONG MAN CHA and MIN YA CHA, his wife, and the mortgagee, Korea Exchange Bank, whose address is 33 North Dearborn Street, Chicago, Illinois 60602 (herein "Lender").

WITNESSES, Borrower is indebted to Lender in the principal sum of FOUR HUNDRED FORTY ONE THOUSAND (\$441,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated November 29, 1989. (therein "Note"), providing for monthly installments of principal and interest with the balance of the indebtedness, if not sooner paid, due and payable on the FIRST day of December, 1994.

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MORTGAGE

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Property of Cook County Clerk's Office

WILLIAM J. BRYAN

2014-2015

to the far market value of the Property... otherwise agree in writing... in the event of a total taking of the Property...

CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property...

INSPECTION. Lender may make or cause to be made reasonable entries upon and inspections of the Property... Any amounts disbursed by Lender pursuant to this paragraph 7...

PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and obligations contained in this Security Instrument... or if any action or proceeding is commenced which materially affects the interest in the Property...

DEVELOPMENTS. Borrower shall keep the Property in good repair and shall not commit any act of omission or commission which would constitute a breach of the covenants and obligations under this Security Instrument...

PRESERVATION AND MAINTENANCE OF PROPERTY; LESSEES; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Borrower shall keep the Property in good repair and shall not commit any act of omission or commission which would constitute a breach of the covenants and obligations under this Security Instrument...

Unless Lender and Borrower otherwise agree in writing... apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Security Instrument...

Insurance policies shall be in form acceptable to Lender... All insurance policies shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender...

HAZARD INSURANCE. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss... such amount of insurance required to pay the sums secured by this Security Instrument...

CHARGES; LIENS. Borrower shall pay all taxes, assessments and other charges, liens and impositions attributable to the Property which may be obtained by a priority over the Security Instrument...

APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under the Note...

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly return to Borrower any funds held by Lender... If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the date of taxes, assessments, insurance premiums and ground rents...

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If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the continuation effort to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Security Instrument.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. BORROWER NOT RELEASED. Extension of the time for payment or modification of amount of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. FORFEITURE BY LENDER NOT A WAIVER. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or prejudice the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Security Instrument.

12. REMEDIES CUMULATIVE. All remedies provided in this Security Instrument are distinct and cumulative and cumulative to any other right or remedy under this Security Instrument or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CAPTIONS. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 19 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. LOAN CHARGES. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and the law is fully interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower.

15. LEGISLATION. If, after the date hereof, enactment or expiration of applicable laws have the effect of reducing the provisions of the Security Instrument, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by this Security Instrument to be immediately due and payable, and may invoke any remedies permitted by paragraph 20. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 19.

16. NOTICES. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument, not being given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address as stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated hereof.

17. GOVERNING LAW; SEVERABILITY. This Security Instrument shall be governed by the law of the State of Illinois. In the event that any provision of this Security Instrument is held to be unenforceable, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Security Instrument and the Note are declared to be severable.

18. BORROWER'S COPY. Borrower shall be furnished a confirmed copy of the Note and of this Security Instrument at the time of execution or after recitation hereof.

19. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all or any part of the Property or an interest therein is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. However, this option shall not be exercised by Lender if exercise is not authorized by Federal Law.

20. ACCELERATION; REMEDIES. Except as provided in paragraph 19 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Security Instrument or in the Note, including the acceleration of the sums secured by this Security Instrument as provided in paragraph 19 hereof, Lender shall have the right to accelerate the sums secured by this Security Instrument and to enforce the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

21. BORROWER'S RIGHT TO REINSTATE. Notwithstanding Lender's acceleration of the sums secured by this Security Instrument, Borrower shall have the right to have any proceedings begun by Lender to enforce this Security Instrument discontinued at any time prior to entry of a judgment enforcing this Security Instrument if: (a) Borrower pays Lender all sums which would be due under this Security Instrument and the Note, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Security Instrument and in enforcing Lender's remedies as provided in paragraph 20 hereof, including, but not limited to, reasonable attorney's fees; and (c) Borrower takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's interest in the Property and Lender's remedies as provided in paragraph 20 hereof, including, but not limited to, reasonable attorney's fees, are not impaired by any other covenants or agreements of Borrower contained in this Security Instrument and in enforcing Lender's remedies as provided in paragraph 20 hereof, including, but not limited to, reasonable attorney's fees.

22. BORROWER'S RIGHT TO REINSTATE, ABSTRACTS OF DOCUMENTARY EVIDENCE, ABSTRACTS AND TITLE REPORTS. ATTORNEY'S FEES, AND COSTS OF DOCUMENTARY EVIDENCE, ABSTRACTS AND TITLE REPORTS.

23. BORROWER'S OBLIGATION TO PAY THE SUMS SECURED BY THIS SECURITY INSTRUMENT. Borrower shall continue to pay the sums secured by this Security Instrument until the sums secured by this Security Instrument are paid in full and cure by Borrower, the Security Instrument and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

24. BORROWER'S OBLIGATION TO PAY THE SUMS SECURED BY THIS SECURITY INSTRUMENT. Borrower shall continue to pay the sums secured by this Security Instrument until the sums secured by this Security Instrument are paid in full and cure by Borrower, the Security Instrument and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

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9.1215568

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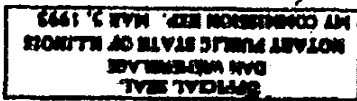
Property of Cook County Clerk's Office

2011-01-01

KOREA EXCHANGE BANK
33 North Dearborn Street
Chicago, Illinois 60602

MAIL TO:

This instrument was prepared by K. Y. Shim, Attorney at Law, 77 W. Washington St., Chicago, Ill. (NAME AND ADDRESS)



Notary Public
Dan Wenzel

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DONG MAN CHA and MIN JA CHA, his wife, personally known to me to be the same person, whose names are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes hereinafter set forth.

Given under my hand and official seal, this 29 day of November, 19 89

STATE OF ILLINOIS
()
COUNTY OF COOK

Mjn Ja Cha
BORROWER (SEAL)
Dong Man Cha
BORROWER (SEAL)

IN WITNESS WHEREOF, I have caused this Security Instrument to be executed at the place and on the day and year first written

- (i) the new and prior interest rate of my loan;
- (ii) the amount of my monthly payment following the Change Date;
- (iii) any additional matters which the Note Holder is required to disclose; and
- (iv) the title and telephone number of a person who will answer any questions I may have regarding the notice.

The Note Holder will mail or deliver to me a notice at least 25 days prior to each Change Date. The notice will advise me of:
(c) Notice of changes
(d) Effective Date of Changes
My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.
(e) Notice of changes
The Note Holder will mail or deliver to me a notice at least 25 days prior to each Change Date. The notice will advise me of:
(i) the new and prior interest rate of my loan;
(ii) the amount of my monthly payment following the Change Date;
(iii) any additional matters which the Note Holder is required to disclose; and
(iv) the title and telephone number of a person who will answer any questions I may have regarding the notice.

9.12.1568

(A) Change Dates
The interest rate I will pay may change on the First day of December, 19 89 and on the First day of every month thereafter. Each date on which my interest rate could change is called a "Change Date."
(B) The Index
Beginning with the first Change Date, my interest rate will be based on an "Index." The Index is the highest prime rate as published in the Money Rates section of the Wall Street Journal each business day. The most recent Index figure available as of 30 days before each Change Date is called the "Current Index."
(C) Monthly Payment Changes
The Note Holder will give me notice of the choice.
(D) Monthly Payment Changes
The Note Holder will determine the amount of the monthly payment that would be sufficient to repay in full the unpaid principal that I am expected to owe on the Change Date in substantially equal payments by the maturity date at my new interest rate based on a 20 year amortization from the date of the Note. The result of this calculation will be the new amount of my monthly payment.
(E) Effective Date of Changes
My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.
(F) Notice of changes
The Note Holder will mail or deliver to me a notice at least 25 days prior to each Change Date. The notice will advise me of:
(i) the new and prior interest rate of my loan;
(ii) the amount of my monthly payment following the Change Date;
(iii) any additional matters which the Note Holder is required to disclose; and
(iv) the title and telephone number of a person who will answer any questions I may have regarding the notice.

- 22. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 20 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. (Upon acceleration under paragraph 20 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees; premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Security Instrument. Lender and the receiver shall be able to account only for those rents actually received.)
- 23. RELEASE. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay all costs of recordation, if any.
- 24. USE OF THE PROPERTY. Unless Lender and Borrower otherwise agree in writing, Borrower at all times shall use the Property as his or her sole principal residence.
- 25. INTEREST RATE AND MONTHLY PAYMENT CHANGES. In addition to the covenants and agreements made in this Security Instrument, Borrower and Lender further covenant and agree as follows: The Note provides for an initial interest rate of prime + 1%. The Note provides for changes in the interest rate and the monthly payments, as follows:
(A) Change Dates
The interest rate I will pay may change on the First day of December, 19 89 and on the First day of every month thereafter. Each date on which my interest rate could change is called a "Change Date."
(B) The Index
Beginning with the first Change Date, my interest rate will be based on an "Index." The Index is the highest prime rate as published in the Money Rates section of the Wall Street Journal each business day. The most recent Index figure available as of 30 days before each Change Date is called the "Current Index."
(C) Monthly Payment Changes
The Note Holder will give me notice of the choice.
(D) Monthly Payment Changes
The Note Holder will determine the amount of the monthly payment that would be sufficient to repay in full the unpaid principal that I am expected to owe on the Change Date in substantially equal payments by the maturity date at my new interest rate based on a 20 year amortization from the date of the Note. The result of this calculation will be the new amount of my monthly payment.
(E) Effective Date of Changes
My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.
(F) Notice of changes
The Note Holder will mail or deliver to me a notice at least 25 days prior to each Change Date. The notice will advise me of:
(i) the new and prior interest rate of my loan;
(ii) the amount of my monthly payment following the Change Date;
(iii) any additional matters which the Note Holder is required to disclose; and
(iv) the title and telephone number of a person who will answer any questions I may have regarding the notice.

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ALL DOCUMENTS FILED NOV 2 1983
COURT CLERK'S OFFICE OF HENRIE
CIVIL AND CRIMINAL
COURTS

Property of Cook County Clerk's Office

15 Nov

89572176

Min Ja Cha
 Min Ja Cha

Dong Man Cha
 Dong Man Cha

IN WITNESS WHEREOF, the parties herein affixed their signatures on the day first above written.

DEF-01
 11:11 AM 01/29 11/30/89 13:55:00
 49650 & A *--89-572176
 COOK COUNTY RECORDER

The undersigned do hereby authorize irrevocably any attorney or any Court of record to appear for the undersigned debtors in such court, during term time or vacation, at any time after maturity and to confess judgment without process against the undersigned debtors in favor of the holder of this Principal Note, for such amount as may appear to be unpaid thereon, together with interest, costs of collection and reasonable attorney's fees, and to waive and release all errors which may intervene in any such proceedings and consent to immediate execution upon said judgment, hereby ratifying and confirming all that said attorney may do by virtue hereof.

The undersigned hereby agree that should the undersigned sell, convey, transfer, dispose of or further encumber said property or any part hereof, or should the undersigned transfer, assign or in any way hypothecate or attempt to transfer, assign or hypothecate their rights, titles or interest in the property securing this Principal Note without first obtaining the written consent of the bank, the entire unpaid principal balance remaining at the time of such transfer, assignment or hypothecation shall immediately become due and payable. The acceptance of an payment after such transfer, assignment or hypothecation shall not be construed as a consent of the bank or the noteholder to such assignment, transfer or hypothecation nor shall it affect the noteholder's right to proceed with such action as the noteholder shall deem necessary.

The undersigned herein represent and agree that the obligation secured hereby constitutes a business loan which comes within the purview of subparagraph (c) of Section 4 of "An Act in relation to the rate of interest and other charges in connection with sales on credit and the lending of money," approved May 24, 1879, as amended, 1985 ILL. REV. STAT., Ch. 17, Sec. 6404(c).

The undersigned hereby acknowledge that they are justly indebted upon the principal amount from time to time remaining with interest as provided. The undersigned covenant and agree to pay said indebtedness and the interest thereon as herein provided, and to pay and all indebtedness of any and every kind now or hereafter owing and to become due from the undersigned to the afore-named bank in the said Principal Note or its successors in trust, howsoever created or arising, whether under any instrument, agreements, guarantees or dealings of any and every kind now existing or hereafter entered into between the undersigned and the bank or otherwise and whether direct, indirect, primary, secondary, fixed or contingent, together with interest and charges, provided, and any and all renewals or extensions of any of the foregoing.

RIDER ATTACHED TO THE MORTGAGE TRUST DEED DATED NOVEMBER 29, 1989 WHICH WAS EXECUTED BY DONG MAN CHA AND MIN JA CHA, HIS WIFE, IS HEREBY EXPRESSLY MADE AN INTEGRAL PART OF THE SAID MORTGAGE TRUST DEED

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