

# UNOFFICIAL COPY

PETERSON BANK

MODIFICATION AGREEMENT

93083705

MORTGAGE

The above space for RECORDER'S USE ONLY

This agreement dated January 1, 1993, by and between Peterson Bank, hereinafter called Mortgagor; Choon K. Yang and Hoo S. Yang, his wife, hereinafter called Mortgagor(s):

RE TITLE SERVICES  
27-63

Witnesseth: 601 Huntington Rd., Mt. Prospect, Illinois 60056

- (1) Mortgagor is the holder of a certain Promissory Note Dated December 15, 1989 in the original face amount of Thirty-One Thousand Five Hundred and No/100\*\*\*\*\* (\$31,500.00) Dollars executed by Mortgagor and Co-Maker(s) and Secured by Mortgage dated December 15, 1989, recorded on January 3, 1990 in the office of the Recorder of Deeds, in the County of Cook, State of Illinois as Document #90-203184 and Modification Agreement dated January 1, 1991, recorded on March 19, 1991 in the office of the Recorder of Deeds, in the County of Cook State of Illinois as document #91-122946 and Modification Agreement dated January 1, 1992, recorded on March 19, 1992 in the office of the Recorder of Deeds, in the County of Cook, State of Illinois as Document #92-182314, on Real estate legally described as follows:

Per legal description attached hereto and made a part hereof.

UNIT 106 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN LAKESIDE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22850026, IN THE EAST 1/2 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK

(2) Th COUNTY, ILLINOIS.

(3) Sa

an PIN 08-14-401-078-1021 601 Huntington Commons, #106, Mount Prospect, IL

Principal plus accrued interest on \_\_\_\_\_.

XXX Principal of \$ 500.00 plus accrued interest beginning February 1, 1993 and continuing monthly thereafter, with the balance due on November 1, 1994. Interest shall be computed on the basis of a 360 day year and charged for the actual number of days elapsed.

Interest on the principal balance remaining from time to time unpaid shall be payable prior to maturity at the rate of \_\_\_\_\_ per cent per annum and after maturity at the rate of \_\_\_\_\_ per cent per annum.

XXX Interest on the principal balance remaining from time to time unpaid shall be payable based upon an Index. The Index is the highest prime rate published in the Money Rates Section of the Wall Street Journal each business day. Interest shall be payable prior to maturity at the Index plus .2 per cent per annum over said Index and after maturity at the Index Plus .2 per cent per annum over said Index. Any increase or decrease of the rate of interest shall be effective as of the date of said Index change. If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information.

All such payments on account of the indebtedness evidenced by this note shall be first applied to interest on the unpaid principal balance and the remainder to the principal.

If any part of said indebtedness or interest thereon be not paid as herein provided, or if default in the performance of any other covenant of the mortgage shall continue for (10) days, the entire principal sum remaining unpaid together with the then accrued interest shall, without notice, at the option of the holder of said Instalment Note become due and payable, in the same manner as if said modification had not been granted.

(4) This agreement is supplementary to said Mortgage and said Mortgage shall continue as a good and valid lien on the Real Estate. Neither the Promissory Note nor the Mortgage shall in any way be prejudiced by this agreement. ALL the Provisions of the Promissory Note and Mortgage shall remain in full force and effect and be binding on the Parties hereto except as herein expressly modified.

In witness whereof the parties hereto have signed, sealed and delivered this agreement on the date first above written.

555  
JAN 1993

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CORPORATE  
SEAL

PETERSON BANK

BY: John K. Yang  
Vice President

ATTEST: Kil S. Yang  
Sr. Vice President

MORTGAGOR

Choon K. Yang  
Choon K. Yang

Hee S. Yang  
Hee S. Yang

STATE OF ILLINOIS ) SS:  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of Peterson Bank, Mortgagor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own and free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth; and the said officers then and there acknowledged that the said officers, as custodian of the corporate seal of said Bank to be affixed to said instrument as said officers own free and voluntary act and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 1st day  
of January, 1993.

John K. Yang  
Notary Public

STATE OF ILLINOIS ) SS:  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named officers of the

Mortgagor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth; and the said officers then and there acknowledged that the said Officers, as custodian of the corporate seal of said Company caused the corporate seal of said Company to be affixed to said instrument as said officers own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this DEPT. OF RECORDINGS  
of 19 7777 TRAN 4012 02/02/93 09:19:00  
COOK COUNTY RECORDER

Notary Public

STATE OF ILLINOIS ) SS:  
COUNTY OF COOK )

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that Choon K. Yang and Hee S. Yang, his wife, personally known to be the same persons 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 their free and voluntary act, for the uses and purposes set forth.

Given under my hand and Notarial Seal this 1st day of  
January, 1993.

John K. Yang  
Notary Public

FOR THE RECORDER'S INDEX PURPOSES INSERT STREET ADDRESS OF ABOVE DESCRIBED PROPERTY HERE:

Address: 601 Huntington Commons, #106, Mt. Prospect, IL 60056 Reference: Ch/Choon K. Yang  
Place in Recorder's Box

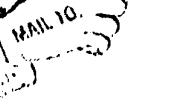
Prepared By: Joon Lee, Personal Banker

Mail To: Peterson Bank

3232 W. Peterson Ave.

Chicago, Illinois 60659

Attn: Joon Lee, Personal Banker



92083785

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In what cases would the parties have agreed, entered and concluded this agreement, on the date first above written.

(4) This arrangement is particularly useful for small meetings and short conferences as it is a good and valid idea on the part of the chairman to have everybody present at the beginning of the meeting and available later on the part of the chairman to recall particular points or questions.

to interpret on the impact practical bulwarks and the ramparts to the people.

Integrate on the principal balance remaining from time to time under paid shall be payable based upon an index. This index is the highest price ratio published in the Money Rates Section of the Wall Street Journal each business day. Interest will be payable prior to maturity at the rate of 7.0 per cent per annum over said index. Any increases of decreases of the rate of interest shall be retroactive as of the date of said index change. If the index is no longer available, the Note holder will choose a new index which is based upon another index or commodity.

Interest on the principal balance remaining from time to time upon which shall be payable prior to maturity at the rate of per cent per annum.

principal of \$ 500,00 plus accrued interest totaling \$ 1,000,000 and contingent liability for legal expenses of \$ 100,000, all of which shall be computed on the basis of a 360 day year and charged for the actual number of days elapsed.

(3) Principals plus accrued interest on  
such principal balances together with the interest as follows:

(2) The Purchaser shall make remittance as per laid on this Note is likewise. Dated and No/100- (\$11,000.00) Dollars.

*Verkäufer und Käufer sind auf die Güte der Produkte angewiesen.*

1. *What is the primary purpose of the study?*

Offices of the U.S. Environmental Protection Agency

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10. The following table summarizes the results of the study.

THIS PAPER IS PRINTED BY THE DOWNTOWN HERALD, TACOMA, WASH.

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METRICSES

MULTICULTURALISM AND DIVERSITY

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For more information about the study, please contact Dr. John P. Morrissey at (212) 305-6000 or via email at [john.morrissey@nyu.edu](mailto:john.morrissey@nyu.edu).

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Address: 601 Northgate Avenue, #106, Mt. Prospect, IL 60056. Prepared by: John Lee, Professional Banker  
n Recorder, a Box Prepared by: John Lee, Professional Banker  
Address: John Lee, Professional Banker  
Chicopee, MA 01020 60659  
3232 W. Peterson Ave.  
Attn: John Lee, Professional Banker  
10-11

RECORDED FOR INDEX PURPOSES INSTEAD OF ABOVE DESCRIBED PROPERTY HEREIN.

Given under my hand and Notarized seal this 1st day of May 1993.

1. the state legislature, a Notary public in and for said county,  
In the state above-mentioned, do hereby certify that John K. King  
and Hes S. King, his wife, persons, known to be the same  
partners whose names are subscriber to this foregoing instrument, appeared  
before me this day in person, and acknowledged that they signed  
and delivereded this said instrument as their true and voluntary act, for the uses  
and purposes set forth.

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OF CLEVELAND POLICE DEPARTMENT, OHIO, AND NOVEMBER SEVEN, THIRTY EIGHT, ONE THOUSAND NINETEEN, TUESDAY, NOVEMBER ELEVEN, ONE THOUSAND NINETEEN, RECORD OF INFORMATION REQUESTED BY JOHN W. HENRY AND ROBERT S. MCNAUL, JR.

Notwithstanding, particularly known to me to be the same persons whose names are subscribed to the foregoing instrument as such officers respectively, I do declare before me this day in person and acknowledge that they signed and delivereded the said instrument as their own true and voluntary act and as the result of free and voluntary act of said Company for the uses and purposes herein set forth; and that said officers then and there acknowledged that the said officers, as officers, as well as shareholders, act and as the free and voluntary act of shareholders, each of said officers to be entitled to said instrument as well as all other rights and privileges which may be given or granted by the said Company to its shareholders.

I, the undersigned, a Notary Public in and for the County and State

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• EGGST. • JUNIOR. • JC  
SCHOOL OF MY HUSBAND AND WIFE'S STUDY TEST ONLY

summarized below in this day in paragraph 1. It is important to note that the term "voluntary" refers to the individual's free choice and does not imply that they signed and acknowledged the document. The term "voluntary" also refers to the fact that the individual chose to sign the document without being forced or coerced.

I, the undersigned, a Notary Public in and for the County and State of Oregon, do hereby certify that the above named officials are authorized to do the following business as such officers respectively.

STATE OF ILLINOIS )  
COUNTY OF COOK )  
ss: )

MORTGAGEE	<u>Choon K. Yang</u>
Vice President	<u>Choon K. Yang</u>
ATTESER:	<u>Choon K. Yang</u>
SC. VICE PRESIDENT OF THE MORTGAGE BANK	<u>Choon K. Yang</u>
Hee S. Yang	<u>Choon K. Yang</u>