FOSTER BANK

5225 North Kedzie Avenue Chicago, Illinois 60625 (312) 588-7700 "LENDER"

COMMERCIAL MORTGAGE

94396870

GRANTOR	BORROWER
Sung K. Yoo Linda E. Yoo	Sung K. Yoo Linda E. Yoo
ADDRESS	ADDRESS
4212 W. Lawrence Ave. Chicago, IL 60630 TELEPHONE NO. IDENTIFICATION NO.	6212 W. Lawrence Ave. Chicago, IL 60630 TELEPHONE NO. IDENTIFICATION NO.
312-334-279,5	312-334-2395

1. GRANT. For good and valuable consideration, Grantor hereby mortgages and warrants to Lender identified above, the real property described in Schedule A which is attached to this Mortgage and incorporated herein together with all future and present improvements and fixtures; privileges, hereditaments, and appurtenance; leases, licenses and other agreements; rents, issues and profits; water, well, ditch, reservoir and mineral rights and stocks, and standing timber and errips pertaining to the real property (cumulatively "Property").

2. OBLIGATIONS. This Mortgage (...a.) secure the payment and performance of all of Borrower and Grantor's present and future, indebtedness, liabilities, obligations and covenants (cumulative.) Obligations') to Lender pursuant to:

(a) this Mortgage and the following promissory notes and other agreements:

MITEREST	PRINCIPAL AMOUNT	AGREEMENT DATE	DATE	CUSTOMEA NUMBER	LOAN NUMBER
VARIABLE	\$126,000.00	04/27/94	05/01/97	8455406	9001
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all other present or future obligations of Borrower 3 antor to Lender (whether incurred for the same or different purposes than the foregoing);

b) all renewals, extensions, amendments, modifications, replacements or substitutions to any of the foregoing.

3. PURPOSE. This Mortgage and the Obligations described herein are executed and incurred for commercial purposes.

4. FUTURE ADVANCES. This Mortgage secures the repayment of all exprises that Lender may extend to Borrower or Grantor under the promissory notes and other agreements evidencing the revolving credit loans described in paragraph 2. The Mortgage secures not only existing indebtedness, but also secures future advances, with interest thereon, whether such advances are obligatory or to be made at the option of Lender to the same extent as if such future advances were made on the date of the execution of this Mortgage, and although there may be no indebtedness outstanding at the time any advance is made. The total amount of indebtedness secured by this Mortgage under the primissory notes and agreements described above may increase or decrease from time to time, but the total of all such indebtedness so secured shall not excred shall not excrede the promissory notes and other agreements described in paragraph 2, but the total of all such indebtedness so secured shall not exceed \$ 252,000,00.

5. EXPENSES. To the extent permitted by law, this Mortgage secures the repayment of all arm units expended by Lender to perform Grantor's covenants under this Mortgage or to maintain, preserve, or dispose of the Property, including but not limited to, rimounts expended for the payment of taxes, special assessments, or insurance on the Property, plus interest thereon.

6. CONSTRUCTION PURPOSES. If checked, this Mortgage secures an indebtedness for construction purposes.

7. REPRESENTATIONS, WARRANTIES AND COVENANTS. Grantor represents, warrants and covenants to Londer that:

(a) Grantor shall maintain the Property free of all liens, security interests, encumbrances and claims except for this Mortgage and those described in Schedule B which is attached to this Mortgage and incorporated herein by reference.

(b) Neither Grantor nor, to the best of Grantor's knowledge, any other party has used, generated, released, and the property of transported any Hazardous Materials to the from the Property. Grantor shall not commit or permit such actions to be taken in the future. The term "Hazardous Materials" shall mean any substance material, or waste which is or becomes regulated by any governmental authority including, but not limited to, (i) petroleum; (ii) friable or nonfriable is bestos; (iii) polychlorinated biphemyls; (iv) those substances, materials or wastes designated as a "hazardous substance" pursuant to Section 307 of the Clean Water Act or lated pursuant to Section 307 of the Clean Water Act or any amendments or replacements to these statutes; (v) those substances, materials or wastes defined as a "hazardous waste" pursuant to Section 1004 of the Resource Conservation and Recovery Act or any amendments or replacements to that statute; and (vi) those substances, materials or wastes defined as a "hazardous substance" pursuant to Section 101 of the Comprehensive Environmental Response, Compensation and Liability Act, or any amendments or replacements to that statute or any other similar statute, rule, regulation or ordinance now or hereafter in effect;

(c) Grantor has the right and is duly authorized to execute and perform its Obligations under this Mortgage and these actions do not and shall not conflict with the provisions of any statute, regulation, ordinance, rule of taw, contract or other agreement which may be binding on Grantor at any time:

(d) No action or proceeding is or shall be pending or threatened which might materially affect the Property;

(e) Grantor has not violated and shall not violate any statute, regulation, ordinance, rule of law, contract or other agreement which might materially affect the Property (including, but not limited to, those governing Hazardous Materials) or Lender's rights or interest in the Property pursuant to this Mortgage.

a. TRANSFERS OF THE PROPERTY OR BENEFICIAL INTERESTS IN BORROWERS. On sale or transfer to any person without the prior written approval of Lender of all or any part of the real property described in Schedule A, or any interest therein, or of all or any beneficial interest in Borrower or Grantor (if Borrower or Grantor is not a natural person or persons but is a corporation, partnership, trust, or other legal entity), Lender may, at Lender's option declare the sums secured by this Mortgage to be immediately due and payable, and Lender may invoke any remedies permitted by the promissory note or other agreement or by this Mortgage, unless otherwise prohibited by federal law.

 INQUIRES AND NOTIFICATION TO THIRD PARTIES. Grantor hereby authorizes Lender to contact any third party and make any inquiry pertaining to Grantor's financial condition or the Property. In addition, Lender is authorized to provide oral or written notice of its interest in the Property to any third party.

10. INTERFERENCE WITH LEASES AND OTHER AGREEMENTS. Grantor shall not take or fail to take any action which may cause or permit the termination or the withholding of any payment in connection with any lease or other agreement ("Agreement") pertaining to the Property. In addition, Grantor, without Lender's prior written consent, shall not: (a) collect any monies payable under any Agreement more than one month in advance; (b) modify any Agreement; (c) assign or allow a tien, security interest or other encumbrance to be placed upon Grantor's rights, title and interest in and to any Agreement or the amounts payable thereunder; or (d) terminate or cancel any Agreement except for the nonpayment of any sum or other material breach by the other party thereto. If Grantor receives at any time any written communication asserting a default by Grantor under an Agreement or purporting to terminate or cancel any Agreement, Grantor shall promptly forward a copy of such communication (and any subsequent communications relating thereto) to Lender.

11. COLLECTION OF INDESTEDNESS FROM THIRD PARTY. Lender shall be entitled to notify or require Grantor to notify any third party (including, but not limited to, lessees, licensees, governmental authorities and insurance companies) to pay Lender any indebtedness or obligation owing to Grantor with respect to the Property (cumulatively "Indebtedness") whether or not a default exists under this Mortgage. Grantor shall diligently collect the Indebtedness LB-ILECT Technologies, Inc. (18/15/95) (800) 937-3799

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owing to Grantor from these third parlies in bit to given a function of tration. But to event that Grantor to serve or receives possession of any instrument or other remittances with respect to the interpolation of the property of the pro described in this paragraph or any damages resulting therefrom

- 12. USE AND MAINTENANCE OF PROPERTY. Grantor shall take all actions and make any repairs needed to maintain the Property in good condition. Grantor shall not commit or permit any waste to be committed with respect to the Property. Grantor shall use the Property solely in compliance with applicable law and insurance pelicies. Grantor shall not make any alterations, additions or improvements to the Property without Lender's prior written consent. Without limiting the foregoing, all alterations, additions and improvements made to the Property shall be subject to the interest belonging to Lender, shall not be removed without Lender's prior written consent, and shall be made at Grantor's sole expense.
- 13. LOSS OR DAMAGE. Grantor shall bear the entire risk of any loss, theft, destruction or damage (cumulatively "Loss or Damage") to the Property or any portion thereof from any case whatsoever. In the event of any Loss or Damage, Grantor shall, at the option of Lender, repair the affected Property to its previous condition or pay or cause to be paid to Lender the decrease in the fair market value of the affected Property.
- 14. INSURANCE. Grantor shall keep the Property insured for its full value against all hazards including loss or damage caused by fire, collision, theft, flood (if applicable) or other casualty. Grantor may obtain insurance on the Property from such companies as are acceptable to Lender in its sole discretion. The insurance policies shall require the insurance company to provide Lender with at least thirty (30) days' written notice before such policies are altered or cancelled in any manner. The insurance policies shall name Lender as a mortgagee and provide that no act or omission of Grantor or any other person shall affect the right of Lender to be paid the insurance proceeds pertaining to the loss or damage of the Property. Al Lender'z option, Lender may apply the insurance proceeds to the repair of the Property or require the insurance proceeds to be paid to Lender. In the event Grantor falls to acquire or maintain insurance, Lender (after providing notice as may be required by law) may in its discretion procure appropriate insurance coverage upon the Property and the insurance cost shall be an advance payable and bearing interest as described in Paragraph 28 and secured hereby. Grantor shall furnish tender with evidence of insurance indicating the required coverage. Lender may act as attorney-in-fact for Grantor in making and setting olaims under insurance policies, cancelling any policy or endorsing Grantor's name on any draft or negotiable instrument drawn by any insurer. All such insurance policies shall be constrainly as igned, pledged and delivered to Lender for further securing the Obligations. In the event of loss, Grantor shall immediately give Lender without of the property. Lender shall have the right, at its sole option, to apply such monies toward the Obligations or toward the cost of rebuilding and restoring the Property. Any amount applied against the Obligations shall be applied in the inverse order of the due dates thereof. In any event Grantor shall be obligated to restore the Property.
- 15. ZONING AND PRIVATE COVERNINTS. Grantor shall not initiate or consent to any change in the zoning provisions or private covernants affecting the use of the Property without Lende 's print written consent. If Grantor's use of the Property becomes a nonconforming use under any zoning provision, Grantor shall not cause or permit such une to be discontinued or shandoned without the prior written consent of Lender. Grantor will immediately provide Lender with written notice of any proposed any nees to the zoning provisions or private covenants affecting the Property.
- 16. CONDEMNATION. Grantor shall immediately provide Lender with written notice of any actual or threatened condemnation or eminent domain proceeding pertaining to the Property. All monifs payable to Grantor from such condemnation or taking are hereby assigned to Lender and shall be applied first to the payment of Lender's attorneys fees, egal expenses (to the extent permitted by applicable law) and other costs including appraisal fees. in connection with the condemnation or eminent comain proceedings and then, at the option of Lender, to the payment of the Obligations or the restoration or repair of the Property. In any event, Grantor shall be obligated to restore or repair the Property.
- 17. LENDER'S RIGHT TO COMMENCE OR DEFEND LECAL ACTIONS. Grantor shall immediately provide Lender with written notice of any actual or threatened action, suit, or other proceeding affecting the Properly. Grantor hereby appoints Lender as its attorney-in-fact to commence, intervene in, and defend such actions, suits, or other legal proceedings and to corrier miss or settle any claim or controversy pertaining thereto. Lender shall not be liable to Grantor for any action, error, mistake, omission or delay peral ing to the actions described in this paragraph or any damages resulting therefrom. Nothing contained herein will prevent Lender from taking the action; described in this paragraph in its own name. Grantor shall cooperate and assist. Lender in any action hereunder.
- 18. INDEMNIFICATION. Lender shall not assume or be responsible for the performance of any of Grantor's Obligations with respect to the Property under any circumstances. Grantor shall immediately provide Lender and its rate cholders, directors, officers, employees and agents with written notice of and indemnify and hold Lender harmless from all claims, damages, liabilities, including attorneys' fees and legal expenses, to the extent permitted by applicable law) causes of action, actions, suits and other legal proceedings (cum list rely "Claims") pertaining to the Property (including, but not limited to, those involving Hazardous Materials). Grantor, upon the request of Lender, shall his legal counsel acceptable to Lender to defend Lender from such Claims, and pay the attorneys' fees, legal expenses (to the extent permitted by applicable law) and other costs incurred in connection therewith. In the alternative, Lender shall be entitled to employ its own legal counsel to defend such Claim's it Grantor's cost. Grantor's obligation to indemnify Lender shall survive the termination, release or foreclosure of this Mortgage.
- 19. TAXES AND ASSESSMENTS, Grantor shall pay all taxes and assessments relating tr. Projectly when due. Upon the request of Lender, Grantor shall deposit with Lender each month one-twelfth (1/12) of the estimated annual insurance pre minum, daxes and assessments pertaining to the Property as estimated by Lender. So long as there is no default, these amounts shall be applied to the payment of taxes, assessments, and insurance on the Property. In the event of default, Lender shall have the right, at its sole option, to apply the funds so held to pay said taxes or against the Obligations. Any funds applied against the Obligations shall be applied in the inverse order of the due dates thereof.
- 20. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Grantor shall allow Lender or its agents to examine and inspect the Property 20. INSPECTION OF PROPERTY, BOOKS, RECORDS AND REPORTS. Grantor shall allow bender or its against to examine and inspect and make copies of Grantor's books and records pertaining to the Property from time to time. Grantor shall provide any assistance required by Lender for these purposes. All of the signatures and information contained in Grantor's books and records shall be genuine, true, accurate and complete in all respects. Grantor shall note the existence of Lender's beneficial interest in its books and records prically the Property. Additionally, Grantor shall report, in a form satisfactory to Lender, such information as Lender may request regarding Grantor's (nancial condition or the Property. The information shall be for such periods, shall reflect Grantor's records at such time, and shall be rendered with such from year Lender may designate. All information furnished by Grantor to Lender shall be true accurate and complete in all respects
- 21. ESTOPPEL CERTIFICATES. Within ten (10) days after any request by Lender, Grantor shall deliver to Lender, 1/4 any intended transferee of Lender's rights with respect to the Obligations, a signed and acknowledged statement specifying (a) the outstanding balance of the Obligations; and (b) whether Grantor possesses any claims, defenses, set-offs or counterclaims with respect to the Obligations and, if so, the nature of such claims, defenses, set-offs or counterclaims. Grantor will be conclusively bound by any representation that Lender may make to the intended translures with respect to these matters in the event that Grantor falls to provide the requested statement in a timely manner.
 - 22. DEFAULT. Grantor shall be in default under this Mortgage in the event that Grantor, Borrower or any guarantor of any Obligation:
 - (a) fails to pay any Obligation to Lender when due;
 - (b) fails to perform any Obligation or breaches any warranty or covenant to Lander contained in this Mortgage or any other present or future
 - written or oral, agreement;
 (c) allows the Property to be damaged, destroyed, lost or stolen in any material respect;
 (d) seeks to revoke, terminate or otherwise limit its liability under any guaranty to Lender;
 - allow the Property to be used by anyone to transport or store goods the possession, transportation, or use of which, is illegal; or
 - (f) causes Lender to deem itself insecure in good faith for any reason.
- 23. RIGHTS OF LENDER ON DEFAULT. If there is a default under this Mortgage, Lender shall be entitled to exercise one or more of the following remedies without notice or demand (except as required by law):
 - (a) to declare the Obligations immediately due and payable in full;
 - to collect the outstanding Obligations with or without resorting to judicial process;
 - (c) to require Grantor to deliver and make available to Lender any personal property constituting the Property at a place reasonably convenient to Grantor and Lender;
 - (d) to collect all of the rents, issues, and profits from the Property from the date of default and thereafter
 - (e) to apply for and obtain the appointment of a receiver for the Property without regard to Grantor's financial condition or solvency, the adequacy of the Property to secure the payment or performance of the Obligations, or the existence of any waste to the Property;
 - (f) to foreclose this Mortgage
 - (g) to set-off Grantor's Obligations against any amounts due to Lender including, but not limited to, monies, instruments, and deposit accounts maintained with Lender; and
 - (h) to exercise all other rights available to Lender under any other written agreement or applicable faw.

Lender's rights are cumulative and may be exercised together, separately, and in any order. In the event that Lender institutes an action seeking the recovery of any of the Property by way of a prejudgment remedy in an action against Grantor, Grantor waives the posting of any bond which might otherwise be required.

- 24. WAIVER OF HOMESTEAD AND OTHER BIOLITE. Summaring the values all homestead countries to which Grantor would otherwise be shifted under any applicable law.
- 25. WAIVER OF REDEMPTION. Grantor, to the extent Grantor may lawfully do so, hereby waives any and all rights to redeem the Property sold under an order of sale pursuant to foreclosure proceedings, and hereby waives the period of redemption, and any and all rights which would have accrued during such redemption period, but for this waiver.
 - 26. SATISFACTION. Upon the payment in full of the Obligations, this Mortgage shall be satisfied of record by Lender.
- 27. APPLICATION OF FORECLOSURE PROCEEDS. The proceeds from the foreclosure of this Mortgage and the sale of the Property shall be applied in the following manner: first, to the payment of any sheriff's fee and the satisfaction of its expenses and costs; then to reimburse Lender for its expenses and costs of the sale or in connection with securing, preserving and maintaining the Property, seeking or obtaining the appointment of a receiver for the Property, (including, but not limited to, attorneys' fees, legal expenses, filling fees, notification costs, and appraisal costs); then to the payment of the Obligations; and then to any third party as provided by law.
- 28. REIMBURSEMENT OF AMOUNTS EXPENDED BY LENDER. Upon demand, Grantor shall immediately reimburse Lender for all amounts (including attorneys' fees and legal expenses) expended by Lender in the performance of any action required to be taken by Grantor or the exercise of any right or remedy of Lender under this Mortgage, together with interest thereon at the lower of the highest rate described in any Obligation or the highest rate allowed by law from the date of payment until the date of reimbursement. These sums shall be included in the definition of Obligations herein and shall be secured by the interest granted herein.
- 29. APPLICATION OF PAYMENTS. All payments made by or on behalf of Grantor may be applied against the amounts paid by Lender (including alliumeys' fees and legal expenses) in connection with the exercise of its rights or remedies described in this Mortgage and then to the payment of the remaining Obligations in whatever order Lender chooses.
- 30. POWER OF ATTORNEY. Grantor hereby appoints Lender as its attorney-in-fact to endorse Grantorle asmalog all instruments and other documents pertaining to the Obligations or indebtedness. In addition, Lender shall be entitled, but not required to perform any action or execute any document required to be taken or executed by Grantor under this Mortgage. Lender's performance of mich action of execution of such documents shall not relieve Grantor from any Obligation or cure any default under this Mortgage. The powers of attorney, paid the wind paragraph are coupled with an interest and are irrevocable.
- interest and are irrevocable.

 31. SUBROGATION OF SNDER. Lender shall be subrogated to the rights of the holder of any previous lien, security interest or encumbrance discharged with funds advance say Lender regardless of whether these liens, security interests or other encumbrances have been released of record.
- 32. COLLECTION COSTS. of Lender hires an attorney to assist in collecting any amount due for enforcing any right or remedy under this Mortgage, Grantor agrees to pay Lender's rouse lable attorneys' fees and costs.
- 33. PARTIAL RELEASE. Lender way release its interest in a portion of the Property by executing and recording one or more partial releases without affecting its interest in the remaining portion of the Property. Nothing herein shall be deamed to obligate Lender to release any of its interest in the Property.
- 34. MODIFICATION AND WAIVER. The modification or waiver of any of Grantor's Obligations or Lender's rights under this Mortgage must be contained in a writing signed by Lender. Lender mry proform any of Grantor's Obligations or delay or fail to exercise any of its rights without causing a waiver of those Obligations or rights. A waiver on consolous shall not constitute a waiver on any other occasion. Grantor's Obligations under this Mortgage shall not be affected if Lender amends, comprements, exchanges, fails to exercise, impairs or releases any of the Obligations belonging to any Grantor, third party or any of its rights against any Grantor, third party or the Property.
- 35. SUCCESSORS AND ASSIGNS. This Mortgage s'iall be binding upon and inure to the benefit of Grantor and Lender and their respective successors, assigns, trustees, receivers, administrators, personal converses and devisees.
- 36. NOTICES. Any notice or other communication to be provined under this Mortgage shall be in writing and sent to the parties at the addresses described in this Mortgage or such other address as the parties may designate in writing from time to time. Any such notice so given and sent by certified mail, postage prepaid, shall be deemed given three (3) days after such notice is sent and on any other such notice shall be deemed given when received by the person to whom such notice is being given.
- 37. SEVERABILITY. If any provision of this Mortgage violates the law or it unenforceable, the rest of the Mortgage shall continue to be valid and enforceable.
- 38. APPLICABLE LAW. This Mortgage shall be governed by the laws of the state where the Property is located. Grantor consents to the jurisdiction and venue of any court located in such state.
- 39. MISCELLANEOUS. Grantor and Lender agree that time is of the essence. Grantor, waives presentment, demand for payment, notice of dishonor and protest except as required by law. All references to Grantor in this Mortgage shall include for payment signing below. If there is more than one Grantor, their Obligations shall be joint and several. Grantor hereby waives any right to trial by jury in any civil action arising out of, or based upon, this Mortgage or the Property securing this Mortgage. This Mortgage and any related documents as esent the complete integrated understanding between Grantor and Lender pertaining to the terms and conditions of those documents.
 - 40. ADDITIONAL TERMS.

Collateral: 1st Nortgage against a commercial property, located at 4212 W. Lawrence Ave., Chicago, IL. 60630		
Grantor agrinowledges that Grantor has read, understands, and agrees to the Dated: ABRIL 27, 1994	ne terms and conditions of this Mortgage.	
GRANTOR Sung R. You	GRANTOR: Linda F. You	
Sung & You husband	Linda E. Yoo wife	
GRANTOR:	GRANTOR:	
PRANTOP:	GRANTOR: OFFICIAL STAL HYE YOUNG SUH NOTARY PUBLIC STATE OF ILLINOIS MY COMMISSION EXP AUG 3.1896 FOY Linds E. Sox	
GRANTOR:	GRANTOR:	

State of ILLINCIS UNOFFIC	AL COPY
County of COL	County of
Larnie J Miller , a notary	The foregoing instrument was acknowledged before me this
public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that	by
personally known to me to be the same person	
subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he	
signed, sealed and delivered the said instrument asfreefreefreefree	
and voluntary act, for the uses and purposes herein set forth.	on behalf of the
Given under my hand and official seal, this 200 day of	Given under my hand and official seal, this day of
A AM	
Notary Public	Notary Public
Commission expires:	Commission expires:
Public, State of Minois SCHE SCHE	DULEA
SURE SURE	DOLEA
The street address of the Prope (y (f applicable) is:	
Chicago, IL 660631	
0x	
Permanent Index No.(s): 13-10-424-034 The legal description of the Property is:	
LOTS 20 AND 21 IN BLOCK 4 IN RAVEN (WOOD GOL	F CLUB SUBDIVISION OF THE RAST
HALF OF THE SOUTHWEST 1/4 OF THE SOUTHAST NORTH, RANGE 13, EAST OF THE THIRD PUDICIPAL	L MERIDIAN, IN COOK COUNTY,
ILLINOIS.	
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	COOK COUNTY, ILLINOIS FILED FOR RECORD 94396870 94396870

This instrument was prepared by: Julia Suh/ Foster Bank, 5225 N. Kedzie Ave., Chicago, IL. 60625

After recording return to Lender.