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DEPT-01 RECORDING \$25.50
 T40010 TRAN 2661 09/08/95 10:54:00
 #9236 # CJ *-95-601975
 COOK COUNTY RECORDER

BANK OF BELLWOOD

LOAN MODIFICATION AGREEMENT

Sc 31857710

WHEREAS THE BANK OF BELLWOOD
 loaned Anthony H. Kim and Young H. Kim, HUSBAND AND WIFE

_____ the sum
 of Three Hundred Thousand & 00/100
Dollars (\$300,000.00), as evidenced by a Note and
 Mortgage executed and delivered on 7/23/95, which mortgage is
 duly recorded in the public records in the Jurisdiction where the
 mortgaged property is located, which Note and Mortgage are hereby
 incorporated herein as a part of this instrument, and WHEREAS, the
 undersigned, owner of said premises, has found it necessary and
 does hereby request a modification of the terms of said loan for
 the following reasons: To extend the maturity date
from 7/23/95 to 11/23/95

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AND WHEREAS, the parties desire to restate the modified terms of
 said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, as of the date of this
 Agreement, the unpaid balance of said indebtedness is
Three Hundred Thousand & 00/100 Dollars (\$300,000.00),
 all of which the undersigned promises to pay with interest at
P + 1.5 % per annum until paid, and that the same shall be payable
 interest only per month beginning on the 23rd day of
August 1995, plus a sum estimated to be sufficient
 to discharge taxes and insurance obligations (if applicable) and
 that in all other respects said mortgage contract shall remain in
 full force and effect.

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AH

JICOR TITLE INSURANCE

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LEGAL DESCRIPTION:

LOT 6 IN THE BRIARS OF BRITTANY, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 11, 1990 AS DOCUMENT NUMBER 90-591,188, IN COOK COUNTY, ILLINOIS.

COMMON ADDRESS: 219 BRITTANY COURT, ARLINGTON HEIGHTS, ILLINOIS

PERMANENT TAX NUMBER: 03-08-321-006

Signed this 23rd day of July, 1995.

X *Anthony H. Kim*
Borrower signature Anthony H. Kim

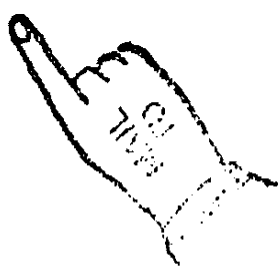
X *Young H. Kim*
Borrower signature Young H. Kim

Borrower signature

Prepared by Bank of Bellwood
a mail to: Authorized signature
219 S. Mannheim Rd
Bellwood, IL .60104-1390
Attn: Bob Locke

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STATE OF ILLINOIS

COUNTY OF Cook

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR THE COUNTY AND STATE AFORESAID, DO HEREBY CERTIFY THAT

Anthony H. Kim And Young H. Kim

PERSONALLY KNOWN TO ME TO BE THAT SAME PERSON(S) WHOSE NAME(S) IS/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 OWN FREE AND VOLUNTARY ACT FOR THE USES AND PURPOSES THEREIN SET FORTH, INCLUDING THE RELEASE AND WAIVER OF THE RIGHT OF HOMESTEAD.

GIVEN UNDER MY HAND AND NOTARIAL SEAL THIS 23rd DAY OF July 19 95.

95601975

Leslie Anderson
NOTARY PUBLIC

MY COMMISSION EXPIRES

"OFFICIAL SEAL"
LESLIE ANDERSON
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/19/97

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