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RECORDATION REQUESTED BY:

Korea First Bank, Chicago
205 N. Michigan Ave.
Suite 915
Chicago, IL 60601

WHEN RECORDED MAIL TO:

Korea First Bank, Chicago
205 N. Michigan Ave.
Suite 915
Chicago, IL 60601

SEND TAX NOTICES TO:

Raymond Seungryong Kim and
Kang J. Kim, a/k/a Connie K. Kim
6145 N. Sheridan 17C
Chicago, IL 60660

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DEPT-01 RECORDING \$25.50
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 \$6000 J J *-96-136721
 COOK COUNTY RECORDER

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by: Steven Lee
205 N. Michigan Suite 915
Chicago, IL 60601

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE IS DATED MAY 28, 1995, BETWEEN Raymond Seungryong Kim and Kang J. Kim, a/k/a Connie K. Kim, husband and wife (referred to below as "Grantor"), whose address is 6145 N. Sheridan 17C, Chicago, IL 60660; and Korea First Bank, Chicago (referred to below as "Lender"), whose address is 205 N. Michigan Ave., Suite 915, Chicago, IL 60601.

MORTGAGE. Grantor and Lender have entered into a mortgage dated May 28, 1993 (the "Mortgage").

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property (the "Real Property") located in Cook County, State of Illinois:

LOT 9 IN BLOCK 2 IN BICKERDIKE'S ADDITION TO IRVING PARK, BEING A SUBDIVISION OF THE WEST HALF OF THE NORTH WEST QUARTER OF THE NORTH EAST QUARTER AND THAT PART LYING SOUTH OF ELSTON AVENUE OF THE EAST HALF OF THE NORTH WEST QUARTER OF THE NORTH EAST QUARTER OF SECTION 23, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 3559 W. Irving Park Road, Chicago, IL 60618. The Real Property tax identification number is 13-23-200-001.

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

The May 28, 1993 note (as modified and extended to the May 28, 1994 note) is further modified to an "on demand" basis.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect. 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.

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MODIFICATION OF MORTGAGE (Continued)

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EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X [Signature]
Raymand Seungryong Kim

X [Signature]
Kang J. Kim, a/k/a Connie K. Kim

LENDER:

Korea First Bank, Chicago

By: [Signature]
Authorized Officer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS

) 89

COUNTY OF COOK



On this day before me, the undersigned Notary Public, personally appeared Raymand Seungryong Kim; and Kang J. Kim, a/k/a Connie K. Kim, husband and wife, 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 21st day of February, 19 95.

By Eileen F Gamberdino Residing at 205 N. Michigan, #915, Chgo 60601

Notary Public in and for the State of ILLINOIS

My commission expires 11-14-99

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LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS)
) ss
COUNTY OF COOK)



On this 21st day of February 19 96, before me, the undersigned Notary Public, personally appeared Byung Wook Park and known to me to be the _____, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender 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 that the seal affixed is the corporate seal of said Lender.

By Eileen F. Gamberdino Residing at 205 N. Michigan #915
Chicago 60601

Notary Public in and for the State of Illinois

My commission expires 11-14-99

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