

# UNOFFICIAL COPY

**RECORDATION REQUESTED BY:**

Byline Bank formerly known as  
North Community Bank, an  
Illinois banking corporation  
Corporate Headquarters  
180 N. LaSalle St.  
Chicago, IL 60601

Doc#. 1934546173 Fee: \$98.00  
Edward M. Moody  
Cook County Recorder of Deeds  
Date: 12/11/2019 11:09 AM Pg: 1 of 4

**WHEN RECORDED MAIL TO:**

Byline Bank  
C/O Post Closing Department  
180 N. LaSalle St., Ste 400  
Chicago, IL 60601

**SEND TAX NOTICES TO:**

Maria Branch  
2056 W. 18th St.  
Chicago, IL 60608

**FOR RECORDER'S USE ONLY**

**This Modification of Mortgage prepared by:**

Loan Services  
Byline Bank formerly known as North Community Bank, an Illinois banking corporation  
180 N. LaSalle St.  
Chicago, IL 60601

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated November 18, 2019, is made and executed between Maria Branch, a single woman, whose address is 2056 W. 18th St., Chicago, IL 60608 (referred to below as "Grantor") and Byline Bank formerly known as North Community Bank, an Illinois banking corporation, whose address is 180 N. LaSalle St., Chicago, IL 60601 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated January 11, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 25, 2007 as Document No. 07025540616 and an Assignment of Rents dated January 11, 2007, Recorded January 25, 2007 as Document No. 0702554017.

**REAL PROPERTY DESCRIPTION.** The Mortgage covers the following described real property located in Cook County, State of Illinois:

LOT 27 IN KORITZ' SUBDIVISION OF THE SOUTH 1/2 OF BLOCK 37 IN SUBDIVISION OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

The Real Property or its address is commonly known as 2056 W. 18th St., Chicago, IL 60608. The Real Property tax identification number is 17-19-301-027-0000.

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

**This Modification of Mortgage reflects that the following items and paragraphs are hereby modified to the Mortgage and Assignment of Rents and is made a part thereof:**

1. The paragraph entitled "Note" in the Mortgage and Assignment of Rents is hereby deleted and replaced with the following:

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## MODIFICATION OF MORTGAGE

(Continued)

**Note.** The word "Note" means the promissory note dated November 18, 2019, in the original principal amount of \$72,719.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The interest rate on the Note is 6.000% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 61 regular payments of \$809.57 each and one irregular last payment estimated at \$41,405.61. Grantor's first payment is due December 11, 2019, and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be due on January 11, 2025, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest.

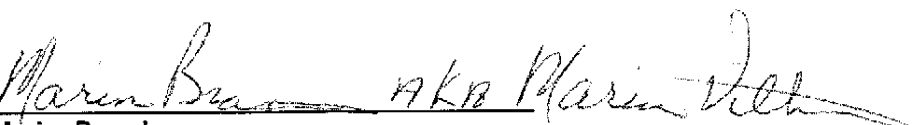
**2. Lender.** The word "Lender" means Byline Bank formerly known as North Community Bank, an Illinois banking corporation, successor by merger with Metrobank, successor by merger with Metropolitan Bank and Trust Company, its successors and assigns.

All other terms and conditions not specifically amended herein, remain unchanged and in full effect.

**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. 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.


**GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 18, 2019.**

**GRANTOR:**

x   
 Maria Branch

**LENDER:**

**BYLINE BANK FORMERLY KNOWN AS NORTH COMMUNITY BANK, AN ILLINOIS BANKING CORPORATION**

x   
 Authorized Signer

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## MODIFICATION OF MORTGAGE

(Continued)

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

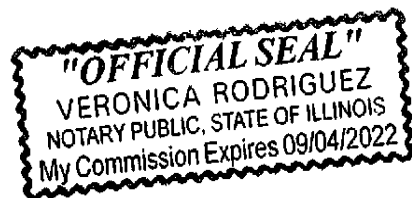
On this day before me, the undersigned Notary Public, personally appeared **Maria Branch**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 19<sup>th</sup> day of November, 20    .

By Veronica Rodriguez Residing at 4970 S. Archer Ave.

Notary Public in and for the State of Illinois

My commission expires 9-04-2022



Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE

(Continued)

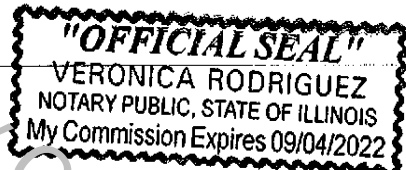
### LENDER ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
 COUNTY OF COOK )

On this 19<sup>th</sup> day of November, 2019 before me, the undersigned Notary Public, personally appeared Ruben Fonseca and known to me to be the VP, authorized agent for Byline Bank formerly known as North Community Bank, an Illinois banking corporation that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Byline Bank formerly known as North Community Bank, an Illinois banking corporation, duly authorized by Byline Bank formerly known as North Community Bank, an Illinois banking corporation 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 in fact executed this said instrument on behalf of Byline Bank formerly known as North Community Bank, an Illinois banking corporation.

By Veronica Rodriguez Residing at 4970 S. Archer Ave.  
Chicago IL 60632  
 Notary Public in and for the State of Illinois

My commission expires 9-04-2022



Cook County Clerk's Office