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Doc#. 2110320406 Fee: \$98.00
Karen A. Yarbrough
Cook County Clerk
Date: 04/13/2021 02:45 PM Pg: 1 of 6

RECORDATION REQUESTED BY:

Byline Bank
Corporate Headquarters
180 N. LaSalle St.
Chicago, IL 60601

WHEN RECORDED MAIL TO:

Byline Bank
Corporate Headquarters
180 N. LaSalle St.
Chicago, IL 60601

SEND TAX NOTICES TO:

Byline Bank
Corporate Headquarters
180 N. LaSalle St.
Chicago, IL 60601

FOR RECORDER'S USE ONLY

This Modification of Mortgage prepared by:

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

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 8, 2021, is made and executed between Rabinder Wahi, whose address is 2421 Meadowbrook Lane, Westchester, IL 60154 (referred to below as "Grantor") and Byline Bank, 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 April 8, 2015 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 27, 2015 as Document No. 1511726013.

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

PARCEL 1A:

LOT 114 (EXCEPT THE SOUTH 30 FEET THEREOF) AND THE SOUTH 40 FEET OF THE EAST 125 FEET OF LOTS 110 TO 113, BOTH INCLUSIVE, TAKEN AS A TRACT, ALL IN THE 4TH ADDITION TO LINE CREST MANOR, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 1B:

EASEMENT FOR THE BENEFIT OF PARCEL 1A AS CREATED BY MUTUAL AGREEMENT MADE BY AND BETWEEN BEVERLY BANK AS TRUSTEE UNDER TRUST AGREEMENT DATED MARCH 21, 1967 KNOWN AS TRUST NUMBER 8-0988, ARTHUR O WALBERG AND DIVOLA WALBERG, HIS WIFE, AND IRVING SZESYSKI, DATED MARCH 18, 1968 AND RECORDED APRIL 4, 1968 AS DOCUMENT NO. 20450093 FOR INGRESS AND EGRESS OVER THE FOLLOWING DESCRIBED PROPERTY:

THAT PART OF LOTS 110, 111, 113, 114, 115, 116, 117 AND 118 IN 4TH ADDITION TO LINE CREST MANOR, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 22, TOWNSHIP 37

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MODIFICATION OF MORTGAGE (Continued)

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NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 118; THENCE NORTH ALONG THE WEST LINE OF LOTS 113 TO 118 BOTH INCLUSIVE, PRODUCED NORTH, TO ITS INTERSECTION WITH THE NORTHERLY LINE OF SAID LOT 111; THENCE NORTHEASTERLY ALONG THE NORTHERLY LINE OF LOT 111 TO A POINT WHICH IS 16 FEET EAST OF AND NORMAL TO THE WEST LINE OF SAID LOTS 113 TO 118 BOTH INCLUSIVE, PRODUCED NORTH; THENCE SOUTH ALONG A STRAIGHT LINE TO A POINT ON THE SOUTH LINE OF SAID LOT 118, SAID POINT BEING 16 FEET EAST OF THE SOUTHWEST CORNER OF SAID LOT 118; THENCE WEST ALONG THE SOUTH LINE OF SAID LOT 118, 16 FEET TO THE PLACE OF BEGINNING (EXCEPT THAT PART THEREOF FALLING IN PARCEL 1A, HEREIN) ALL IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 11818 S. Karlov Ave., Alsip, IL 60803. The Real Property tax identification number is 24-22-429-033-0000.

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

This Modification of Mortgage reflects that the following items and paragraphs are hereby deleted to the Mortgage and are made a part thereof:

Note. The word "Note" means the promissory note dated February 08, 2021 in the original principal amount of \$104,473.27 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 3.750% based on a year of 365 days. Payments on the Note are to be made in accordance with the following payment schedule: 50 regular payments of \$634.91. Grantor's first payment is due March 08, 2021 and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be due on April 05, 2025 and will be for all principal and all accrued interest not yet paid. Payments include principal and interest.

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 FEBRUARY 8, 2021.

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MODIFICATION OF MORTGAGE (Continued)

GRANTOR:

X 
Rabinder Wahhi

LENDER:

BYLINE BANK

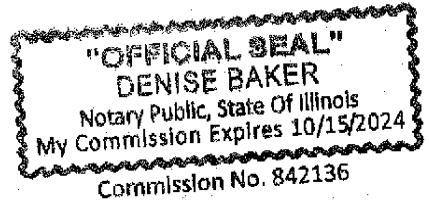
X _____
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

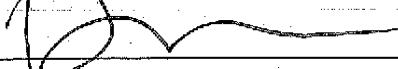
COUNTY OF Cook

)
) SS



On this day before me, the undersigned Notary Public, personally appeared Rabinder Wahhi, 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 26th day of February, 2021.

By  Residing at 3322 Oak Park Ave

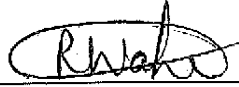
Notary Public in and for the State of Illinois

My commission expires 10-15-2024

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MODIFICATION OF MORTGAGE (Continued)

GRANTOR:

X 
Rabinder Wahi

LENDER:

BYLINE BANK

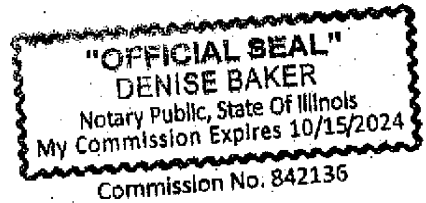
X  Authorized Signer  

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF Cook

)
) SS
)



On this day before me, the undersigned Notary Public, personally appeared Rabinder Wahi, 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 26th day of February, 2021.

By  Residing at 3322 Oak Park Ave

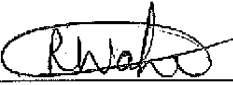
Notary Public in and for the State of Illinois

My commission expires 10-15-2024

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MODIFICATION OF MORTGAGE (Continued)

GRANTOR:

X 
Rabinder Wahi

LENDER:

BYLINE BANK

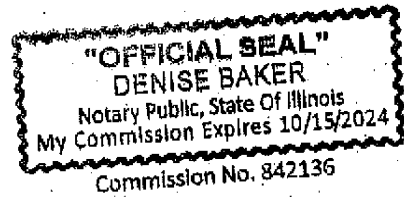
X 
Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois)

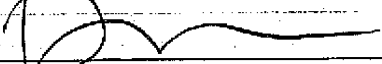
COUNTY OF Cook)

) SS



On this day before me, the undersigned Notary Public, personally appeared Rabinder Wahi, 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 26th day of February, 2021.

By  Residing at 3322 Oak Park Ave

Notary Public in and for the State of Illinois

My commission expires 10-15-2024

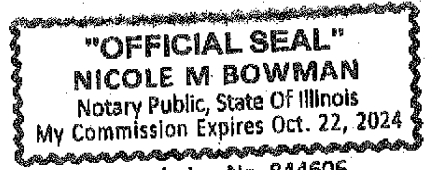
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MODIFICATION OF MORTGAGE (Continued)

LENDER ACKNOWLEDGMENT

STATE OF IL

COUNTY OF COOK



On this 20th day of February, 2021 before me, the undersigned Notary Public, personally appeared Jason Mangawan and known to me to be the AVP, authorized agent for Byline Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of Byline Bank, duly authorized by Byline Bank 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.

By Nicole M. Bowman Residing at _____

Notary Public in and for the State of COOK

My commission expires 10-22-2024

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: Byline Bank NMLSR ID: 585425

Individual: Jason Mangawan NMLSR ID: 681041