

# UNOFFICIAL COPY

Doc#. 2111139181 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 04/21/2021 10:23 AM Pg: 1 of 5

## RECORDATION REQUESTED BY:

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

## WHEN RECORDED MAIL TO:

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

## SEND TAX NOTICES TO:

Mehmet Guzeldere  
Rahime Guzeldere  
6400 N. Kilpatrick Ave.  
Lincolnwood, IL 60712

FOR RECORDER'S USE ONLY

## This Modification of Mortgage prepared by:

Loan Documentation  
Byline Bank  
180 N. LaSalle St.  
Chicago, IL 60601

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated September 16, 2020, is made and executed between Mehmet R. Guzeldere and Rahime Guzeldere, husband and wife, as joint tenants by the entirety, whose address is 6400 N. Kilpatrick Ave., Lincolnwood, IL 60712 (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 March 16, 2007 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded April 3, 2007 as Document No. 0709326091.

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

LOT 11 AND 12 IN BLOCK 16 IN COBE AND MCKINNON'S 59TH STREET AND WESTERN AVENUE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 AND THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 SECTION 13, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 6024 S. Western Ave., Chicago, IL 60636. The Real Property tax identification number is 19-13-415-023-0000 and 19-13-415-024-0000.

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:

The "Lender" in the Mortgage is hereby deleted and replaced with the following: 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, whose address is 180 N. LaSalle St.,

**UNOFFICIAL COPY****MODIFICATION OF MORTGAGE  
(Continued)**

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Chicago, IL 60601.

The paragraph entitled "Note" in the Mortgage is hereby deleted and replaced with the following:

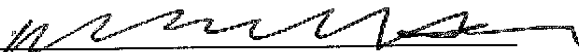
**Note.** The word "Note" means the promissory note dated September 16, 2020, in the original principal amount of **\$363,669.06** from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. 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: 55 monthly consecutive principal and interest payments of \$4,004.66 each, beginning October 16, 2020, with interest calculated on the unpaid principal balances at an interest rate of 6.000% based on a year of 360 days; and one principal and interest payment of \$227,167.50 on April 21, 2025, with interest calculated on the unpaid principal balances at an interest rate of 6.000% based on a year of 360 days. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts under the Note.

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 endorser 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 SEPTEMBER 16, 2020.**

GRANTOR:

x   
Mehmet Guzeldere

x   
Rahime Guzeldere

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## MODIFICATION OF MORTGAGE (Continued)

LENDER:

BYLINE BANK

x Nora Healey  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
COUNTY OF Cook )

On this day before me, the undersigned Notary Public, personally appeared Mehmet Guzeldere and Rahime Guzeldere, 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 7<sup>th</sup> day of December, 2020.

By: [Signature] Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires 6/24/2023



Commission No. 387357

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## MODIFICATION OF MORTGAGE (Continued)

LENDER:

BYLINE BANK

X \_\_\_\_\_  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
COUNTY OF Cook )

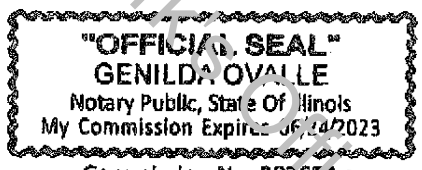
On this day before me, the undersigned Notary Public, personally appeared **Mehmet Guzeldere and Rahime Guzeldere**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 7<sup>th</sup> day of December, 2020.

By: [Signature] Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires 6/24/2023



# UNOFFICIAL COPY

## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF Cook )

On this 7<sup>th</sup> day of December, 2020 before me, the undersigned Notary Public, personally appeared \_\_\_\_\_ and known to me to be the \_\_\_\_\_, 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 Genilda Ovalle Residing at \_\_\_\_\_

Notary Public in and for the State of IL

My commission expires 6/24/2023

