

# UNOFFICIAL COPY

Doc#. 2113407201 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 05/14/2021 09:03 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  
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:**

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

## MODIFICATION OF MORTGAGE

**THIS MODIFICATION OF MORTGAGE** dated February 5, 2021, is made and executed between Salvador Santos and Laura H. Santos, Husband and Wife, as Joint Tenants with Rights of Survivorship, whose address is 3453 W. 59th St., Chicago, IL 60629 (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 August 24, 2011 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

A Mortgage dated August 24, 2011 recorded as Document No. 1125149086 in Cook County Recorder of Deeds and an Assignment of Rents dated August 24, 2011 recorded as Document Number 1125149087 in Cook County Recorder of Deeds.

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

LOT 38 (EXCEPT THE SOUTH 5 FEET THEREOF) AND LOT 39 IN BLOCK 1 (EXCEPT THAT PART OF SAID LOTS LYING EAST OF A LINE 50 FEET WEST OF AND PARALLEL WITH THE EAST LINE OF SECTION 22, IN FIRST ADDITION TO MARQUETTE ROAD TERRACE IN THE NORTH 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 22 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 6712 S. Pulaski Road, Chicago, IL 60629. The Real Property tax identification number is 19-22-407-044-0000.

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

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)

Page 2

**Note.** The word "Note" means the promissory note dated February 5, 2021, in the original principal amount of \$100,000.00 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 4.00% based on a year of 360 days. Payments on the Note are to be made in accordance with the following payment schedule: in 59 regular payments of \$1,015.04 each and one irregular last payment estimated at \$56,060.85. Grantor's first payment is due March 5, 2021, and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be due on February 5, 2026, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest.

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

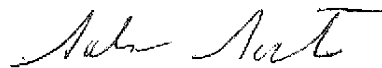
**Lender.** The word "Lender" means Byline Bank formerly known as North Community Bank, an Illinois banking corporation, successor by merger with Metrobank, successor by merger with Metropolitan Bank and Trust Company, its successors and assigns.


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 FEBRUARY 5, 2021.**

GRANTOR:

x   
\_\_\_\_\_  
Salvador Santos

x   
\_\_\_\_\_  
Laura H. Santos

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## MODIFICATION OF MORTGAGE (Continued)

LENDER:

BYLINE BANK

X *[Signature]*  
Authorized Signer

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

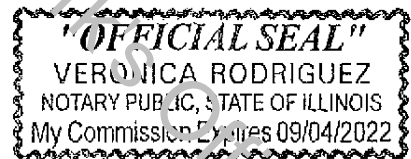
On this day before me, the undersigned Notary Public, personally appeared **Salvador Santos and Laura H. Santos**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 18<sup>th</sup> day of February, 2021.

By *[Signature]* Residing at 4970 S. Archer Ave.

Notary Public in and for the State of Illinois

My commission expires 9-04-2022



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## MODIFICATION OF MORTGAGE (Continued)

LENDER:

BYLINE BANK

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

### INDIVIDUAL ACKNOWLEDGMENT

STATE OF Illinois )  
 ) SS  
COUNTY OF Cook )

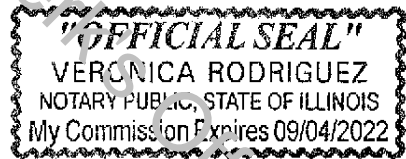
On this day before me, the undersigned Notary Public, personally appeared **Salvador Santos and Laura H. Santos**, to me known to be the individuals described in and who executed the Modification of Mortgage, and acknowledged that they signed the Modification as their free and voluntary act and deed,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

Given under my hand and official seal this 18<sup>th</sup> day of February, 2021.

By *Veronica Rodriguez* Residing at 4970 S. Archer Ave

Notary Public in and for the State of Illinois

My commission expires 9-04-2022



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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF IL )  
 ) SS  
 COUNTY OF COOK )



On this 7th day of MAY, 2021, before me, the undersigned Notary Public, personally appeared Michael Rubin 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 IL

My commission expires 10-22-2024

Cook County Clerk's Office