

# UNOFFICIAL COPY

Doc#: 2120108474 Fee: \$98.00

Karen A. Yarbrough

Cook County Clerk

Date: 07/20/2021 02:57 PM Pg: 1 of 5

**RECORDATION REQUESTED BY:**

Byline Bank, formerly known as North Community Bank, an Illinois banking corporation successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois  
Corporate Headquarters  
180 N. LaSalle St.  
Chicago, IL 60601

**WHEN RECORDED MAIL TO:**

Byline Bank, formerly known as North Community Bank, an Illinois banking corporation successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois  
Corporate Headquarters  
180 N. LaSalle St.  
Chicago, IL 60601

**SEND TAX NOTICES TO:**

Byline Bank, formerly known as North Community Bank, an Illinois banking corporation successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois  
Corporate Headquarters  
180 N. LaSalle St.  
Chicago, IL 60601

FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

Daniel Burke, VP

Byline Bank, formerly known as North Community Bank, an Illinois banking corporation, successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois  
180 N. LaSalle St.  
Chicago, IL 60601

## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated June 24, 2021, is made and executed between Frank P. Giandonato, whose address is 104 N. Cowley Rd., Riverside, IL 60546 and Marilyn R. Giandonato, whose address is 104 N. Cowley Rd., Riverside, IL 60546, his wife, in joint tenancy (referred to below as "Grantor") and Byline Bank, formerly known as North Community Bank, an Illinois banking corporation successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois, whose address is 180 N. LaSalle St., Chicago, IL 60601 (referred to below as "Lender").

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## MODIFICATION OF MORTGAGE (Continued)

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**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 14, 2012 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

Recorded January 03, 2013 as Document No. 1300312075 and most recently Modified by Mortgage Modification Dated September 12, 2019 and Recorded December 10, 2019 as Document No 1934446231.

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

THOSE PARTS OF LOTS NINE HUNDRED NINETY FIVE (995) AND NINE HUNDRED NINETY SEVEN (997) DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTH WEST CORNER OF LOT NINE HUNDRED NINETY SEVEN (997); THENCE NORTH WESTERLY ALONG THE WEST LINE OF LOT NINE HUNDRED NINETY SEVEN (997) TO THE NORTH WEST CORNER OF SAID LOT; THENCE CONTINUING NORTH WESTERLY ALONG THE SAME LINE EXTENDED SEVEN AND FORTY SIX ONE HUNDREDTHS (7.46) FEET; THENCE NORTH EASTERLY ALONG A LINE RUNNING FROM A POINT ON THE WEST LINE OF LOT NINE HUNDRED NINETY FIVE (995) WHICH IS SEVEN (7) FEET NORTH EASTERLY OF THE SOUTH CORNER THEREOF TO A POINT ON THE EAST LINE OF LOT NINE HUNDRED NINETY FIVE (995) WHICH IS TWELVE (12) FEET NORTH OF THE SOUTH EAST CORNER THEREOF, FORTY THREE AND THIRTY ONE ONE HUNDREDTHS (43.31) FEET; THENCE SOUTH EASTERLY ON A STRAIGHT LINE TO A POINT ON THE SOUTHERN LINE OF SAID LOT NINE HUNDRED NINETY SEVEN (997) MIDWAY, BETWEEN THE SOUTH EAST CORNER AND THE SOUTH WEST CORNER OF SAID LOT NINE HUNDRED NINETY SEVEN (997); THENCE SOUTH WESTERLY ALONG THE SOUTHERN LINE OF SAID LOT NINE HUNDRED NINETY SEVEN (997) TO THE PLACE OF BEGINNING, ALL IN BLOCK NINETEEN (19) IN THE THIRD DIVISION OF RIVERSIDE IN THE NORTH HALF OF SECTION THIRTY SIX (36), TOWNSHIP THIRTY NINE (39) NORTH, RANGE TWELVE (12), EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 104 N. Cowley Rd., Riverside, IL 60546. The Real Property tax identification number is 15-36-106-024-0000

**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:**

**Note.** The word "Note" means the promissory note dated June 24, 2021 in the original principal amount of \$211,574.75 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 256 regular payments of \$1,201.89. Grantor's first payment is due August 14, 2021, and all subsequent payments are due on the same day of each month after that. Grantor's final payment will be due on November 14, 2042 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


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## MODIFICATION OF MORTGAGE (Continued)

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 JUNE 24, 2021.**


GRANTOR:

X   
Frank P. Giandonato

X   
Marilyn R. Giandonato

LENDER:

BYLINE BANK, FORMERLY KNOWN AS NORTH COMMUNITY BANK, AN ILLINOIS BANKING CORPORATION SUCCESSOR BY MERGER TO METROBANK, FORMERLY KNOWN AS CITIZENS COMMUNITY BANK OF ILLINOIS

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 **Frank P. Giandonato and Marilyn R. Giandonato**, 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 24th day of June, 2021.

By Gliselda Salinas Residing at 3322 Oak Park

Notary Public in and for the State of IL

My commission expires 10/14/2024



Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

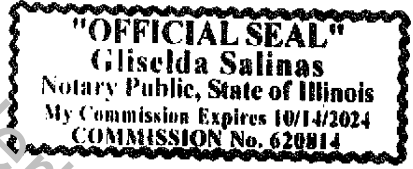
STATE OF ILLINOIS )  
 )  
 COUNTY OF COOK ) SS  
 )

On this 30th day of June, 2021 before me, the undersigned Notary Public, personally appeared Vernica Almeida and known to me to be the Loan Administrative Assistant, authorized agent for Byline Bank, formerly known as North Community Bank, an Illinois banking corporation successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois 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 successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois, duly authorized by Byline Bank, formerly known as North Community Bank, an Illinois banking corporation successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois 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 successor by Merger to Metrobank, formerly known as Citizens Community Bank of Illinois.

By Gliselda Salinas Residing at 3322 Oak Park

Notary Public in and for the State of IL.

My commission expires 10/14/2024



#### Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: Byline Bank NMLSR ID: 585435  
 Individual: Patricia A. Tynski NMLSR ID: 508208