

# UNOFFICIAL COPY

Doc#: 2124455367 Fee: \$98.00  
Karen A. Yarbrough  
Cook County Clerk  
Date: 09/01/2021 03:03 PM Pg: 1 of 5

**RECORDATION REQUESTED BY:**

Byline Bank, an Illinois State  
Chartered Bank, as successor  
in interest to First Bank &  
Trust  
Corporate Headquarters  
180 N. LaSalle Street  
Chicago, IL 60601

**WHEN RECORDED MAIL TO:**

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

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FOR RECORDER'S USE ONLY

**This Modification of Mortgage prepared by:**

Loan Services  
Byline Bank  
180 N. LaSalle St, 4th Floor  
Chicago, IL 60601

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## MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated August 9, 2021, is made and executed between Karen S Wingels and Robert H Wingels, not personally but as Trustees on behalf of Karen S. Wingels Trust Agreement dated November 2, 2017, whose address is 917 Westerfield Drive, Wilmette, IL 60091-1810 (referred to below as "Grantor") and Byline Bank, an Illinois State Chartered Bank, as successor in interest to First Bank & Trust, whose address is 180 N. LaSalle Street, Chicago, IL 60601 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated July 12, 2016 (the "Mortgage") which has been recorded in Cook County, State of Illinois, as follows:

**Recorded July 21, 2016 as Document No. 1620341002.**

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

THE LAND REFERRED TO THIS POLICY IS DESCRIBED AS FOLLOWS:

PARCEL 1: LOT 1-"D" AND THE SOUTH 12.50 FEET OF LOTS "P"-1"C" AND "P"-1-"D" IN WESTERFIELD SQUARE, BEING A RESUBDIVISION OF PART OF THE EAST 1/2 OF FRACTIONAL SECTION 27, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THRID PRINCIPAL MERIDIAN, ACCORSING TO THE PLAT THEREOF REGISTERED JANUARY 26, 1966 AS DOCUMENT NO. LR2253372 AND RECORDED AS DOCUMENT NO. 19722379 AND CERTIFICATE OF CORRECTION THEREOF REGISTERED ON FEBRUARY 17, 1966 AS LR2256817 AND RECORDED MARCH 14, 1966 AS DOCUMENT NO. 19764951, COOK COUNTY, ILLINOIS.

PARCEL 2: EASMEENTS AS SET FORTH IN THE DECLARATION OF COVENANTS AND RESTRICTIONS FOR WESTERFIELD SQUARE DATED FEBRUARY 16, 1966 AND RECORDED MARCH 21, 1966 AS DOCUMENT NO. 19771628 AND FILED AS LR2261568 MADE BY HARRIS TRUST AND SAVINGS BANK,

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## MODIFICATION OF MORTGAGE (Continued)

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AS TRUSTEE UNDER TRUST AGREEMENT DATED OCTOBER 16, 1964 AND KNOWN AS TRUST NO. 19722379 AND FILED JANUARY 26, 1966 AS LR2253372 AND CREATED BY THE DEED FROM HARRIS TRUST AND SAVINGS BANK, AS TRUSTEE OF TRUST NO. 31683 TO H. VINCENT ALLEN AND BERNICE N. ALLEN, HIS WIFE, DATED JANUARY 17, 1968 AND RECORDED FEBRUARY 16, 1968 AS DOCUMENT NO. 20406455 FOR THE BENEFIT OF PARCEL 1, AFORESAID, FOR INGRESS AND EGRESS OVER AND ACROSS THAT PART OF THE COMMON AREA SHOWN ON THE PLAT OVER LOTS 1 RO 8 BOTH INCLUDE IN WESTERFIELD SQUARE, COOK COUNTY, ILLINOIS.

The Real Property or its address is commonly known as 917 Westerfield Drive, Wilmette, IL 60091-1810. The Real Property tax identification number is 05-27-400-104-0000.

**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, an Illinois State Chartered Bank, whose address is 180 N. LaSalle St., Chicago, IL 60601, as successor in interest to First Bank & Trust

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

**Grantor.** The word "Grantor" means Karen S. Wingels and Robert H. Wingels, as Co-Trustees of the Karen S. Wingels Trust Agreement dated November 2, 2017

The paragraph entitled "The Real Property or its address" in the Mortgage is hereby deleted and replaced with the following:

The Real Property or its address is commonly known as 917 Westerfield Drive, Wilmette, IL 60091

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.


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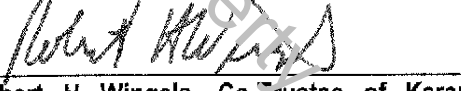
## MODIFICATION OF MORTGAGE (Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED AUGUST 9, 2021.

GRANTOR:

KAREN S. WINGELS TRUST AGREEMENT DATED NOVEMBER 2, 2017

By:   
Karen S Wingels, Co-Trustee of Karen S. Wingels Trust  
Agreement dated November 2, 2017

By:   
Robert H Wingels, Co-Trustee of Karen S. Wingels Trust  
Agreement dated November 2, 2017

LENDER:

BYLINE BANK, AN ILLINOIS STATE CHARTERED BANK, AS SUCCESSOR  
IN INTEREST TO FIRST BANK & TRUST

x   
Authorized Signer

Cook County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### TRUST ACKNOWLEDGMENT

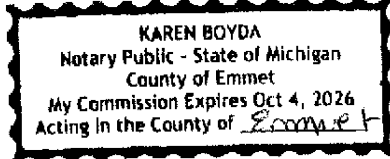
STATE OF Michigan )  
 ) SS  
 COUNTY OF Emmet )

On this 10 day of August, 2021 before me, the undersigned Notary Public, personally appeared Karen S Wingels, Co-Trustee of Karen S. Wingels Trust Agreement dated November 2, 2017 and Robert J Wingels, Co-Trustee of Karen S. Wingels Trust Agreement dated November 2, 2017, and known to me to be authorized trustees or agents of the trust that executed the Modification of Mortgage and acknowledged the Modification to be the free and voluntary act and deed of the trust, by authority set forth in the trust documents or by authority of statute, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this Modification and in fact executed the Modification on behalf of the trust.

By Karen Boyda Residing at 7645 S State Rd Harbor Springs

Notary Public in and for the State of Michigan

My commission expires 10-4-26



Emmet County Clerk's Office

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## MODIFICATION OF MORTGAGE (Continued)

### LENDER ACKNOWLEDGMENT

STATE OF ILLINOIS )  
 ) SS  
 COUNTY OF COOK )

On this 15<sup>th</sup> day of August, 2021 before me, the undersigned Notary Public, personally appeared Patricia Cruz and known to me to be the AVP, authorized agent for **Byline Bank, an Illinois State Chartered Bank, as successor in interest to First Bank & Trust** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **Byline Bank, an Illinois State Chartered Bank, as successor in interest to First Bank & Trust**, duly authorized by **Byline Bank, an Illinois State Chartered Bank, as successor in interest to First Bank & Trust** 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, an Illinois State Chartered Bank, as successor in interest to First Bank & Trust**.

By Olivia Ricchio Residing at 3322 Oak Park Ave  
Berwyn IL 60402  
 Notary Public in and for the State of IL

My commission expires 12-17-2023

