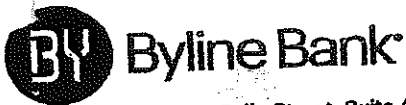


EXHIBIT 21

WEBSITE DESIGN

RYHDT

21-~~40~~ 20



180 N. LaSalle Street, Suite 400
Chicago, IL 60601
(773) 244-7000 bylinebank.com

00000236 TB912N03021805155800 01 000000000 0000236 001



FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

00000236 00000236 00000236

A payment on your note will be due on
MAR 16, 2018
Please Note: The amount due includes
interest to MAR 16, 2018 only.

Please keep this notice for your records
and return the notice below with your
payment.

Thank you for banking with us!

EX 17

Loan Payment Notice

Date	3-01-18
Note Number	11147585
Note Date	3/16/05
Principal Balance	227,865.24
Annual Rate	4.0000
Payment Due Date	MAR 16, 2018
Your Payment Consists of	
Principal	746.72
Interest	708.83
Escrow	1,671.45
Total Payment Due	3,127.00

Loan Payment Notice

Note Number	11147585
Payment Due Date	MAR 16, 2018
Total Payment Due	3,127.00

Amount Paid	_____
-------------	-------

FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332



Please return payment to Byline Bank.

Thank you for banking with us!

EXHIBIT 22

[Redacted]

Reply Reply All Forward Delete Spam More

U.S. Bank Commercial Finance

Meyers, Joshua A (joshua.meyers@usbank.com)

To: you + 1 more Details

SBLCApplication.doc (208 KB)

PersonalFinancialStatement.pdf (172 KB)

Hi Frank,

Thanks for your time today. I appreciate you giving me so much background on the property you are looking to refinance. As discussed, here is :

- Application – please fill out and sign (both you and your wife)
- Personal Financial Statement – please fill out and sign (both you and your wife)
- 2016 and 2017 Personal Tax Returns
- Property Tax Identification numbers or most recent Tax Bills
- Copies of Lease Agreements
- Any environmental paperwork for the remediation completed in 1994

Please call me with any questions. Talk to you soon!

All my best,

E X 29

Joshua A Meyers
 Business Banking Officer
 p. 630.943.4038 | c. 331.214.1864 | joshua.meyers@usbank.com
U.S. Bank
 808 W State St, Geneva, IL 60134-2052 | MK-IL-2337 | www.usbank.com



Meyers, Joshua A
 U.S. Bank
 Business Banking Officer
 (630) 943-4038 Work
 (331) 214-1864 Mobile
joshua.meyers@usbank.com
 808 W State St
 Geneva, IL 60134
www.usbank.com

Vertical sidebar icons: calendar, mail, etc.

EXHIBIT 23

12/2018

Search Mail

Today on AOL

Inbox

Drafts

Spam

Trash

Contacts

Calendar

Folders

Saved Mail

Saved Chats

Junk

To Do's

Your To Do list is empty.

1600 Westchester Blvd.

Frank Barrett (frankbarrett@aol.com)

To: mhansen

Hi MARK:

Today I am making my loan payment for Loan #11147595 with two checks marked P&I and Escrow.

The P&I check is for \$1,455.85.

The Escrow check is for \$400. I will continue to make Escrow payments of \$400 per month.

The subject loan expires on September 16, 2018. As such, as of now there is no current reason to re-cut the escrow payments for 2019.

Pursuant to the official Cook County records sought by and provided to the Credit Department, at present there is a SURPLUS in the real estate tax escrow account.

As such, for the April 16, 2018 payment for the subject loan there will be no shortage; no late payment and no late fees, only a SURPLUS.

After having terrorized my wife and myself for SEVEN YEARS with fabricated shortages; fabricated late payments and fabricated late fees, as evidenced, because fabricated shortages that do not exist again; fabricate late payments that do not exist again; fabricate late fees that do not exist again; and destroy our credit again do not exist.

You mentioned that the Bank starts the renewal process 60 days before expiration.

We already tried that in 2014 and even paid a fee for a six month extension.

INSTEAD, the Credit Department utterly refused to drop those fabricated late fees and turned both of our loans over to a credit and collection agency and tried to extort.

Of course, it was exactly because of that action that those fabricated late fees were dropped; Rosemarie corrected our credit; and we received 4% mortgages or

The real estate taxes for 1600 have been reduced by \$10,000 and we are in a significantly better financial position than in 2014.

If our loans are to be renewed or extended, at market rate, then the real estate tax escrows can be re-cut then.

However, given the past actions of the Credit Department if our loans are not extended or renewed I would have to be an object more to have \$12,000 of our m

I will await the Loan Payment Notice for the April 16, 2018 payment for the subject loan and then act accordingly.

Oh, by the way, I am also a very nice guy until some troll comes after OUR HOME and our credit with fabricated late fees that never existed

Cordially,

FRANK

EX21

EXHIBIT 24

EXHIBIT 25

Print Images



U.S. Bank Confidential Communication

Requested by: Josie Turner

This check image contains confidential information. If you print this image, please store it in a secure place to avoid unauthorized usage of this information. Increased security awareness when discarding or destroying this document is recommended.

Item #1
 Account No.: 157661895522
 Amount: \$400.00
 Front:

Check No.: 810
 Routing No.: 07190477
 Sequence No.: 009255019108
 Date: 03/16/2018

70-477/719 810
 Date 3-16-18

FRANK J. BARRETT
 1608 WESTCHESTER BLVD.
 WESTCHESTER, IL 60154-4332

PAY TO THE ORDER OF BYLINE BANK \$400.00
FOUR HUNDRED Dollars

usbank.
 Memo #111475885 ESCROW Frank J. Barrett

⑆071904779⑆ 157661895522⑈0810

Back:

Security Features: The security features listed below, as well as others not listed, are used to help identify genuine checks.
 Security Features:
 - Watermark: A watermark of the portrait of George Washington is visible when held up to the light.
 - Microprint: The words "FEDERAL RESERVE NOTE" are printed in tiny characters around the portrait of George Washington.
 - Color: The colors of the check are vibrant and clear.
 - Texture: The paper has a slightly rough texture.
 - Hologram: A small, colorful hologram is located on the front of the check.
 - Fluorescence: The check glows under ultraviolet light.

Routing: 071904779
 Account: 157661895522
 Batch: 136775474

DATE _____
 CHECK HERE AFTER MOBILE OR RETIRED DEPOSIT
 DO NOT WRITE STAMP OR SIGN BELOW THIS LINE
 FINANCIAL INSTITUTION USE

ENDORSE HERE

EX25

EXHIBIT 26



180 N. LaSalle Street, Suite 400
Chicago, IL 60601
(773) 244-7000 bylinebank.com

00000235 TB912N03271805154200 01 000000000 0000235 001



FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

Handwritten:
227 865
226 409

1455.55

PAST DUE NOTICE

3/26/18

DEAR CUSTOMER -
WE AGAIN CALL YOUR ATTENTION TO THE NOTE
PAST DUE AS DESCRIBED HEREIN.
THANK YOU

*** IF PAYMENT HAS BEEN REMITTED - PLEASE DISREGARD THIS NOTICE ***
* PLEASE RETURN ONE NOTICE WITH PAYMENT *

FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

NOTE TYPE	174
NOTE NUMBER	11147585
PRINCIPAL BALANCE	226,409.69
PAYMENT DUE DATE	MAR 16, 2018
AMOUNT OF PAYMENT	2,832.56
PRINCIPAL	746.72
INTEREST	308.83
LATE CHARGES	105.56
ESCROW	1,671.45
TOTAL PAST DUE	2,832.56

EXHIBIT 27



EXHIBIT 27



Byline Bank

180 N. LaSalle Street, Suite 400
Chicago, IL 60601
(773) 244-7000 bylinebank.com

Loan Payment Notice

Date	4-02-18
Note Number	11147585
Note Date	3/16/05
Principal Balance	226,409.69
Annual Rate	4.0000
Payment Due Date	APR 16, 2018

00000375 TB912N04031805160700 01 000000000 0000375 001



FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

NONPROMPT COMMERCIAL BANK

Your Payment Consists of

Principal	675.70
Interest	779.85
Late Charges	105.56
Past Due Amount	2,727.00
Escrow	1,671.45
Total Payment Due	5,959.56

A payment on your note will be due on
APR 16, 2018
Please Note: The amount due includes
interest to APR 16, 2018 only.

Please keep this notice for your records
and return the notice below with your
payment.

Thank you for banking with us!

EX 27

Loan Payment Notice

Note Number	11147585
Payment Due Date	APR 16, 2018
Total Payment Due	5,959.56

FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

Amount Paid _____



Please return payment to Byline Bank.

Thank you for banking with us!

EXHIBIT 28



Byline Bank

180 N. LaSalle Street, Suite 400
Chicago, IL 60601
(773) 244-7000 bylinebank.com

00000202 TB912N04141805172300 01 000000000 0000202 001



FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

00000202 0000202 0001-0001

PAST DUE NOTICE

4/15/18

DEAR CUSTOMER -

YOUR PAYMENT IS NOW ONE MONTH PAST DUE. IT IS
IMPERATIVE YOU CONTACT YOUR LOAN OFFICER TODAY.

THANK YOU

*** IF PAYMENT HAS BEEN REMITTED - PLEASE DISREGARD THIS NOTICE ***
* PLEASE RETURN ONE NOTICE WITH PAYMENT *

FRANK J BARRETT
AND DARLENE A BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

NOTE TYPE	174
NOTE NUMBER	11147585
PRINCIPAL BALANCE	226,409.69
PAYMENT DUE DATE	MAR 16, 2018
AMOUNT OF PAYMENT	2,832.56
PRINCIPAL	746.72
INTEREST	308.83
LATE CHARGES	105.56
ESCROW	1,671.45
TOTAL PAST DUE	2,832.56

EX 35

EXHIBIT 20



EXHIBIT 29

U.S. Bank Confidential Communication



Requested by: Agnes Banaszewski

This check image contains confidential information. If you print this image, please store it in a secure place to avoid unauthorized usage of this information. Increased security awareness when discarding or destroying this document is recommended.

Account No.: 157661895522	Check No.: 822	Sequence No.: 008857940519
Routing No.: 07190477	Routing No.: 07190477	Date: 04/16/2018
FRANK J. BARRETT 1808 WESTCHESTER BLVD. WEST CHESTER, IL 60184-4032		#11147585
PAY TO THE ORDER OF <u>BYLINE BANK</u>		\$ 1,588.55
ONE THOUSAND FIVE HUNDRED EIGHTY FIVE AND 55/100		
⑆071904779⑆ 157661895522⑆0822⑆		

0056001452	⑆071001553⑆	BYLINE BANK #058	DATE: 04/16/2018
	⑆071001553⑆	⑆071001553⑆	
	⑆071001553⑆	⑆071001553⑆	
	⑆071001553⑆	⑆071001553⑆	
	⑆071001553⑆	⑆071001553⑆	

EXHIBIT 30

