

EXHIBIT 1

WEBSITE
DESIGN

EXHIBIT

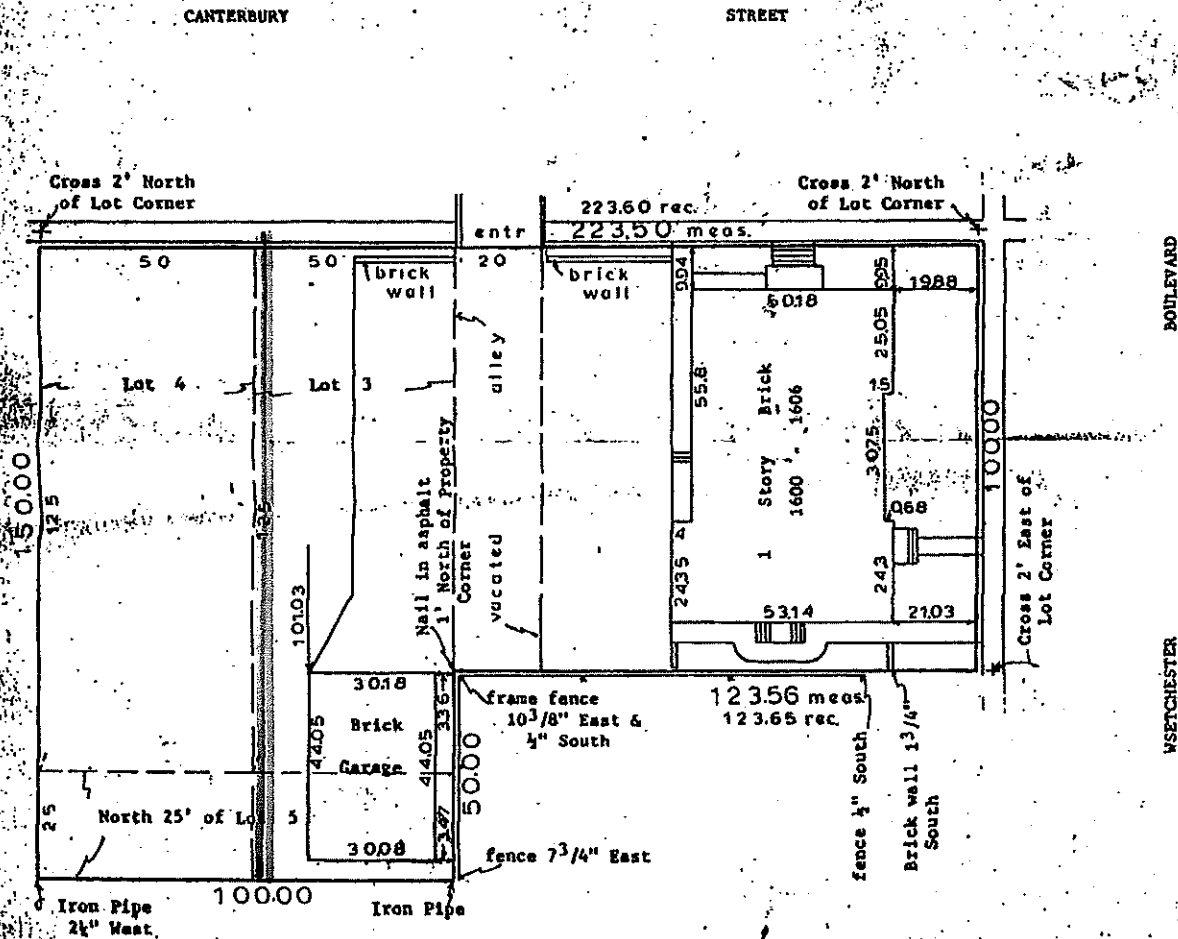
1-20

Plat of Survey

Lot 1 in George F. Nixon and Company's Central Addition to Westchester, being a Subdivision of the North 12 acres of the West half of the Southwest quarter of Section 21, Township 39 North, Range 12 East of the Third Principal Meridian in Cook County, Illinois.

ALSO:

Lots 3 and 4 and the North 25 feet of Lot 5 in Isabel, a Subdivision in the West half of Section 21, Township 39 North, Range 12 East of the Third Principal Meridian according to the plat thereof recorded July 21, 1956, as Document 16626253 and Certificate of Correction recorded July 18, 1956, as Document 16639864 in Cook County, Illinois.



Please check Legal Description with Deed and report any discrepancy immediately.

Surveyed August 12 19 87
 Building Located August 12 19 87

Scale: 1 inch = 30 ft.
 Order No. 870866
 Ordered By: Genaze

STATE OF ILLINOIS }
 COUNTY OF COOK }

I, STEPHEN J. BALEK, an Illinois Registered Land Surveyor, hereby certify that I have surveyed the property described above and the plat hereon drawn is a correct representation of said survey.

Dimensions are in feet and decimal parts thereof and are corrected to a temperature of 63 degrees Fahrenheit.

Stephen J. Balak
 Illinois Registered Land Surveyor No. 1712

FILED DATE: 5/13/2019 8:53 PM 2018CH13221

1682 C91092 jrb

GEORGE S. COLE
LEGAL PRINTER

NO. 891
February, 1985

WARRANTY DEED
(Individual to Individual)

9 | 1 | 4 | 9 | 3 | 7 | 9

CAUTION: Consider a copy before recording of copies under this form. Neither the publisher nor the editor of this form makes any warranty with respect to such, assuming any liability of inaccuracy or errors for a particular purpose.

THE GRANTOR, MELVIN R. GENAZE and MARY T. GENAZE,
Husband and Wife,

91149379

of the City of Downers Grove County of DuPage
State of Illinois for and in consideration of
Ten and no/100 (\$10.00) -----
----- DOLLARS,
& other good & valuable consideration in hand paid,
CONVEY and WARRANT to **FRANK J. BARRETT, JR.,**
married to **DARLENE A. BARRETT, 10927 Windsor,**
Westchester, IL 60154

DEPT-01 RECORDING 413.29
193333 TRAM 3844 04/03/91 17:23:00
48385 + C *-91-149379
COOK COUNTY RECORDER

(The Above Space For Recorder's Use Only)

(NAME AND ADDRESS OF GRANTEE)
the following described Real Estate situated in the County of Cook in the
State of Illinois, to-wit:

Lot 1 and the Vacated Alley lying West of and adjoining said
Lot 1 in George F. Nixon and Company's Central Addition to
Westchester, being a Subdivision of the North 12 acres of the
West Half of the Southwest Quarter of Section 21, Township 39
North, Range 12 East of the Third Principal Meridian, in Cook
County, Illinois, together with the East 35 feet of Lot 3 and
the East 35 feet of the North 25 feet of Lot 5 in Isabel, a
Subdivision in the West Half of Section 21, Township 39 North,
Range 12 East of the Third Principal Meridian, according to
the Plat thereof recorded July 2, 1956 as Document 16626253
and Certificate of Correction recorded July 18, 1956 as
Document 16639864 in Cook County, Illinois.

Subject to: Covenants, Conditions and Restrictions of Record
and General Real Estate Taxes for the year 1990.

herby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of
Illinois.

Permanent Real Estate Index Number(s): 15-21-301-099, 15-21-301-141, 15-21-301-190
Address(es) of Real Estate: 1600 Westchester Boulevard, Westchester, IL 60153

DATED this 1ST day of April 19 91

PLEASE PRINT OR TYPE NAMES: MELVIN R. GENAZE (SEAL) MARY T. GENAZE (SEAL)
BELLOW SIGNATURE(S) _____ (SEA)

State of Illinois, County of Cook, I, the undersigned, a Notary Public
said County, in the State aforesaid, DO HEREBY CERTIFY that

MELVIN R. GENAZE and MARY T. GENAZE, husband and wife,
*OFFICIAL SEALS personally known to me to be the same person s whose name s are subscribed
to the foregoing instrument, appeared before me this day in person, and acknow-
ledged to me that they executed the same as their free and voluntary act, for the uses and purposes therein set forth, including the
release and waiver of the right of homestead.

Given under my hand and official seal, this 1ST day of April 19 91

Commission expires May 19, 1992 James J. Ribbandt
NOTARY PUBLIC

This instrument was prepared by JAMES J. RIBBANDT, Esquire, 3025 Salt Creek Lane
Arlington Heights, IL 60006

MAIL TO
JAMES J. RIBBANDT, Esquire
P. O. Box 1880
Arlington Heights, IL 60006
City, State and Zip

FRANK J. BARRETT, JR.
1600 Westchester Boulevard
Westchester, IL 60153
City, State and Zip

APPLY RIDERS TO REVENUE STAMPS HERE

91149379

91149379

1329

EXHIBIT 2

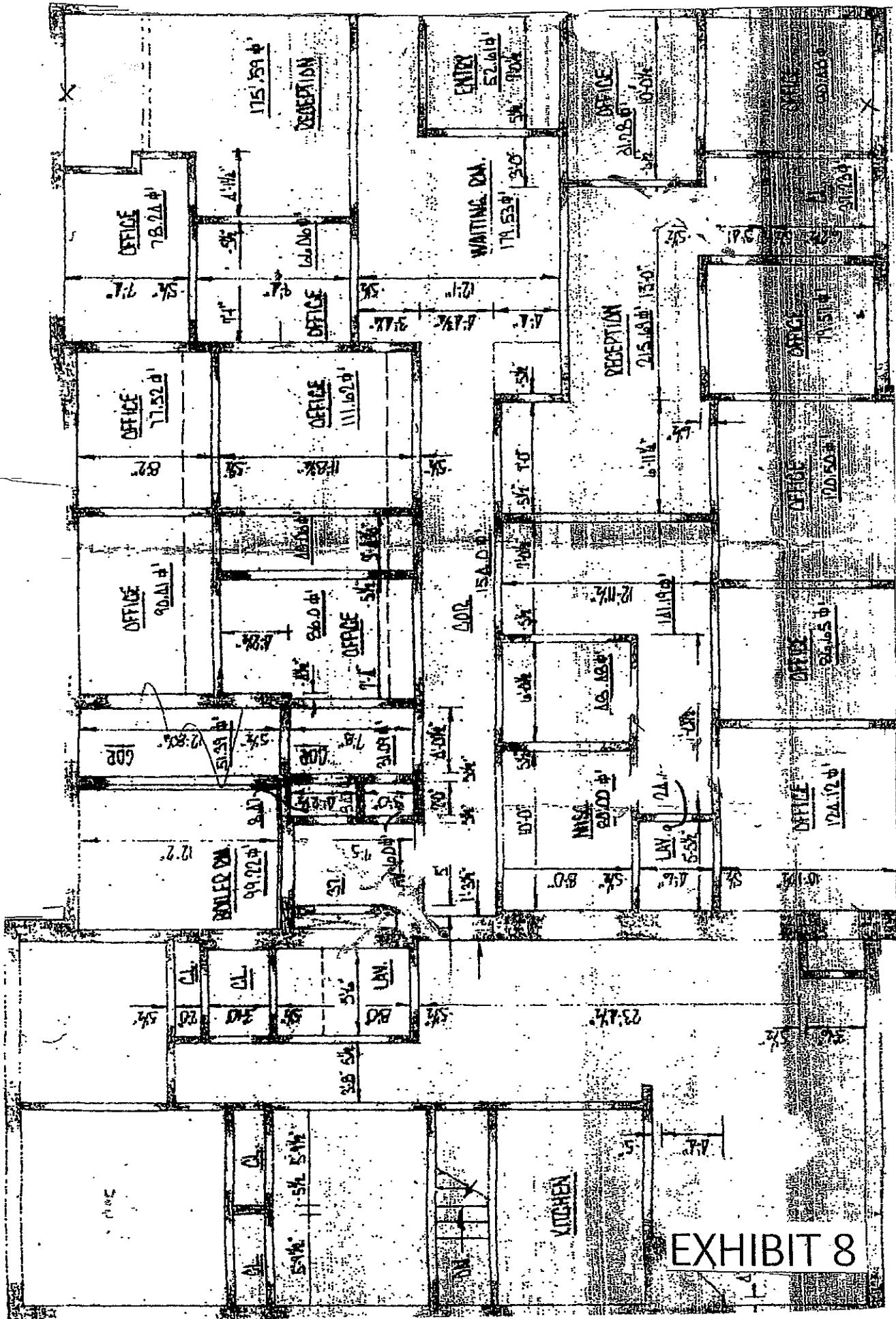


EXHIBIT 8

EXHIBIT 3

TOTAL PAYMENT DUE

\$0.00

By 08/01/18 (on time)

2017 Second Installment Property Tax Bill

Property Index Number (PIN) 15-21-301-206-0000 Volume 170 Code 31088 Tax Year (Payable In) 2017 (2018) Township PROVISO Classification 2-12

IF PAYING LATE, PLEASE PAY 08/02/18-09/01/18 **\$0.00** 09/02/18-10/01/18 **\$0.00** 10/02/18-11/01/18 **\$0.00** **LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW**

TAXING DISTRICT BREAKDOWN

Taxing District	2017 Tax	2017 Rate	2017 %	Pension	2016 Tax
MISCELLANEOUS TAXES					
Des Plaines Valley Mosq Abate Dist Lyons	10.80	0.015	0.16%	0.71	30.03
Metro Water Reclamation Dist of Chicago	289.34	0.402	4.36%	35.26	717.29
Westchester Park District	255.51	0.355	3.85%		720.82
Miscellaneous Taxes Total	555.65	0.772	8.37%		1,468.14
SCHOOL TAXES					
Triton Community College 504 River Grove	220.24	0.306	3.32%	2.87	583.02
Proviso Township HS District 209 Maywood	1,919.10	2.658	28.80%	60.45	5,278.96
Westchester School District 92 1/2	2,287.37	3.178	34.43%	82.77	6,499.76
School Taxes Total	4,420.71	6.142	66.55%		12,361.74
MUNICIPALITY/TOWNSHIP TAXES					
Westchester Spec Serv Area 2	0.00	0.000	0.00%		0.00
Westchester Library Fund	169.86	0.236	2.56%	15.83	480.55
Village of Westchester	864.42	1.201	13.01%	299.41	2,448.67
Proviso Mental Health District	93.57	0.130	1.41%		254.41
Road & Bridge Proviso	0.00	0.000	0.00%		0.00
General Assistance Proviso	38.15	0.053	0.57%		104.24
Town of Proviso	77.01	0.107	1.16%		210.24
Municipality/Township Taxes Total	1,243.01	1.727	18.71%		3,498.11
COOK COUNTY TAXES					
Cook County Forest Preserve District	44.62	0.062	0.67%	1.43	111.30
Consolidated Elections	22.31	0.031	0.34%		0.00
County of Cook	235.35	0.327	3.53%	79.17	558.29
Cook County Public Safety	78.45	0.109	1.18%		229.67
Cook County Health Facilities	43.19	0.060	0.65%		153.70
Cook County Taxes Total	423.92	0.589	6.37%		1,052.96
(Do not pay these totals)	6,643.29	9.230	100.00%		18,380.95

TAX CALCULATOR

2016 Assessed Value	63,025	2017 Total Tax Before Exemptions	7,935.49
2017 Property Value	290,190	Homeowner's Exemption	-646.10
2017 Assessment Level	X 10%	Senior Citizen Exemption	-516.88
2017 Assessed Value	29,019	Senior Freeze Exemption	-129.22
2017 State Equalizer X	2.9627		
2017 Equalized Assessed Value (EAV)	85,975	2017 Total Tax After Exemptions	6,643.29
2017 Local Tax Rate X	9.230%	First Installment	6,643.29
2017 Total Tax Before Exemptions	7,935.49	Second Installment +	0.00
		Total 2017 Tax (Payable In 2018)	6,643.29

IMPORTANT MESSAGES

- Thank you for your first installment payment of: **\$10,109.52** on 02-13-18
- Refund Due for Current Tax Year

PROPERTY LOCATION

1606 WESTCHESTER BLVD
WESTCHESTER IL 60154 4332

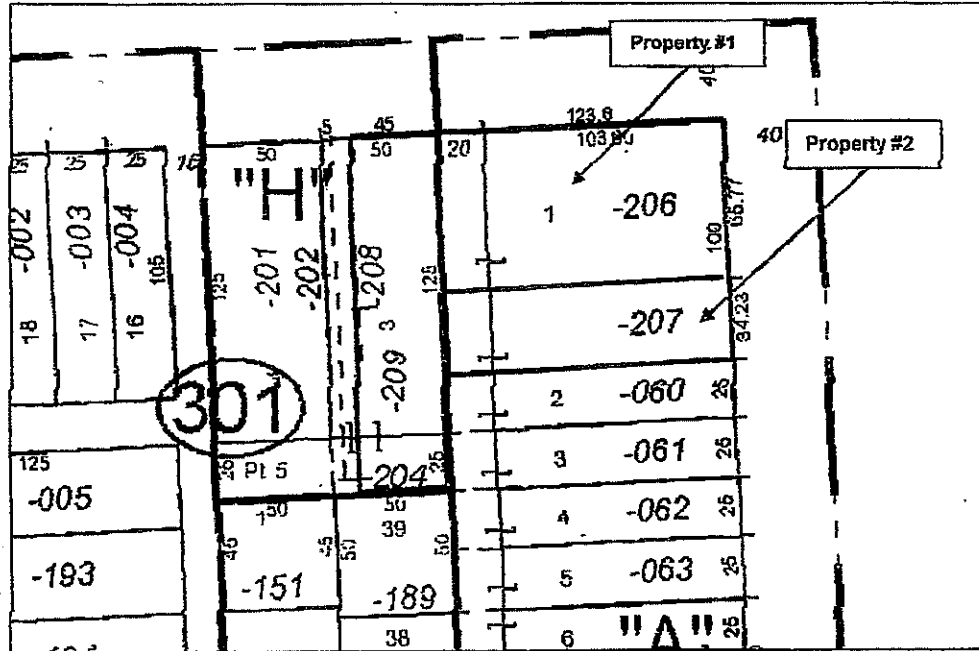
MAILING ADDRESS

FRANK/DARLENE BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

DETACH & INCLUDE WITH PAYMENT

EXHIBIT 4

SITE ANALYSIS



Site Description:

Dimensions	Property #1: 66.77' x 168.60' x 150' x 50' x 84.23' x 123.60' Property #2: 34.23' x 123.60'
Street Frontage	Property #1: 66.77' along Westchester; 168.60' along Westchester Property #2: 34.23' along Westchester
Site Area and Acreage	Property #1: 15,003 SF. Property #2: 4,231 SF
Street Location	Property #1: Corner. Property #2: Interior
Topography	Flat
Site Size for Area	Property #1: Large. Property #2: Small
Shape	Property #1: Irregular. Property #2: Rectangular
Easement/Encroachments	To our knowledge, none exist.
Drainage	Appears adequate, but subject to topographical survey.
Site View	Commercial and residential
Utilities	Municipal water and sewer with private companies providing natural gas and electric.
Street	Public street consisting of asphalt and generally lined with concrete curbs, concrete walks and street lights.

EXHIBIT 5

TOTAL PAYMENT DUE

\$8,401.11

By 08/01/17 (on time)

2016 Second Installment Property Tax Bill

Property Index Number (PIN) 15-21-301-206-0000 Volume 170 Code 31088 Tax Year (Payable In) 2016 (2017) Township PROVISO Classification 5-17

IF PAYING LATE, PLEASE PAY 08/02/17-09/01/17 \$8,527.13 09/02/17-10/01/17 \$8,653.15 10/02/17-11/01/17 \$8,779.17 **LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW**

TAXING DISTRICT BREAKDOWN

Taxing District	2016 Tax	2016 Rate	2016 %	Pension	2015 Tax
MISCELLANEOUS TAXES					
Des Plaines Valley Mosq Abate Dist Lyons	30.03	0.017	0.16%	1.76	28.59
Metro Water Reclamation Dist of Chicago	717.29	0.406	3.90%	81.26	716.46
Westchester Park District	720.82	0.408	3.92%		709.73
Miscellaneous Taxes Total	1,468.14	0.831	7.98%		1,454.78
SCHOOL TAXES					
Triton Community College 504 River Grove	583.02	0.330	3.17%	7.06	592.00
Proviso Township HS District 209 Maywood	5,278.96	2.988	28.72%	153.70	5,146.37
Westchester School District 92 1/2	6,499.76	3.679	35.36%	162.53	6,416.14
School Taxes Total	12,361.74	6.997	67.25%		12,154.51
MUNICIPALITY/TOWNSHIP TAXES					
Westchester Spec Serv Area 2	0.00	0.000	0.00%		0.00
Westchester Library Fund	480.55	0.272	2.61%	38.86	474.27
Village of Westchester	2,448.67	1.386	13.32%	870.99	2,410.46
Proviso Mental Health District	254.41	0.144	1.38%		252.27
Road & Bridge Proviso	0.00	0.000	0.00%		0.00
General Assistance Proviso	104.24	0.059	0.57%		95.86
Town of Proviso	210.24	0.119	1.14%		193.41
Municipality/Township Taxes Total	3,498.11	1.980	19.02%		3,434.27
COOK COUNTY TAXES					
Cook County Forest Preserve District	111.30	0.063	0.61%	3.53	116.05
Consolidated Elections	0.00	0.000	0.00%		57.18
County of Cook	558.29	0.316	3.05%	174.90	486.05
Cook County Public Safety	229.67	0.130	1.25%		247.23
Cook County Health Facilities	153.70	0.087	0.84%		195.09
Cook County Taxes Total	1,052.96	0.596	5.75%		1,101.60
(Do not pay these totals)	18,380.95	10.404	100.00%		18,145.16

TAX CALCULATOR

2015 Assessed Value	63,025	2016 Total Tax Before Exemptions	18,380.95
		Homeowner's Exemption	.00
		Senior Citizen Exemption	.00
2016 Assessed Value	63,025	Senior Freeze Exemption	.00
2016 State Equalizer X	2.8032		
2016 Equalized Assessed Value (EAV)	176,672	2016 Total Tax After Exemptions	18,380.95
2016 Local Tax Rate X	10.404%	First Installment	9,979.84
2016 Total Tax Before Exemptions	18,380.95	Second Installment +	8,401.11
		Total 2016 Tax (Payable In 2017)	18,380.95

IMPORTANT MESSAGES

- Thank you for your first installment payment of: \$9,979.84 on 02-16-17

*PR - H
6/10/17
[Handwritten signatures]*

PROPERTY LOCATION

1606 WESTCHESTER BLVD
WESTCHESTER IL 60154 4332

MAILING ADDRESS

FRANK/DARLENE BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-

EXHIBIT 6

TOTAL PAYMENT DUE

\$1,255.24

By 08/01/17 (on time)

2016 Second Installment Property Tax Bill

Property Index Number (PIN) 15-21-301-207-0000 Volume 170 Code 31088 Tax Year 2016 (Payable In) (2017) Township PROVISO Classification 2-03

IF PAYING LATE, PLEASE PAY 08/02/17-09/01/17 \$1,274.07 09/02/17-10/01/17 \$1,292.90 10/02/17-11/01/17 \$1,311.73 **LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW**

TAXING DISTRICT BREAKDOWN

Taxing District	2016 Tax	2016 Rate	2016 %	Pension	2015 Tax
MISCELLANEOUS TAXES					
Des Plaines Valley Mosq Abate Dist Lyons	4.77	0.017	0.16%	0.28	4.77
Metro Water Reclamation Dist of Chicago	114.01	0.406	3.90%	12.91	119.63
Westchester Park District	114.57	0.408	3.92%		118.50
Miscellaneous Taxes Total	233.35	0.831	7.98%		242.90
SCHOOL TAXES					
Triton Community College 504 River Grove	92.67	0.330	3.17%	1.12	98.85
Proviso Township HS District 209 Maywood	839.06	2.988	28.72%	24.43	859.28
Westchester School District 92 1/2	1,033.10	3.679	35.36%	25.83	1,071.29
School Taxes Total	1,964.83	6.997	67.25%		2,029.42
MUNICIPALITY/TOWNSHIP TAXES					
Westchester Spec Serv Area 2	0.00	0.000	0.00%		0.00
Westchester Library Fund	76.38	0.272	2.61%	6.17	79.19
Village of Westchester	389.20	1.386	13.32%	138.43	403.80
Proviso Mental Health District	40.44	0.144	1.38%		42.12
Road & Bridge Proviso	0.00	0.000	0.00%		0.00
General Assistance Proviso	16.57	0.059	0.57%		16.01
Town of Proviso	33.42	0.119	1.14%		32.29
Municipality/Township Taxes Total	556.01	1.980	19.02%		573.41
COOK COUNTY TAXES					
Cook County Forest Preserve District	17.69	0.063	0.61%	0.56	19.38
Consolidated Elections	0.00	0.000	0.00%		9.55
County of Cook	88.73	0.316	3.05%	27.80	81.15
Cook County Public Safety	36.51	0.130	1.25%		41.28
Cook County Health Facilities	24.43	0.087	0.84%		32.57
Cook County Taxes Total	167.36	0.596	5.75%		183.93
(Do not pay these totals)	2,921.55	10.404	100.00%		3,029.66

TAX CALCULATOR

2015 Assessed Value	15,020	2016 Total Tax Before Exemptions	4,380.50
2016 Property Value	150,200	Homeowner's Exemption	-728.28
2016 Assessment Level	X 10%	Senior Citizen Exemption	-520.20
2016 Assessed Value	15,020	Senior Freeze Exemption	-210.47
2016 State Equalizer X	2.8032		
2016 Equalized Assessed Value (EAV)	42,104	2016 Total Tax After Exemptions	2,921.55
2016 Local Tax Rate X	10.404%	First Installment	1,666.31
2016 Total Tax Before Exemptions	4,380.50	Second Installment +	1,255.24
		Total 2016 Tax (Payable In 2017)	2,921.55

IMPORTANT MESSAGES

- Thank you for your first installment payment of: \$1,666.31 on 02-16-17

PROPERTY LOCATION

1606 WESTCHESTER BLVD
WESTCHESTER IL 60154 4332

MAILING ADDRESS

FRANK/DARLENE BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

DETACH & INCLUDE WITH PAYMENT

EXHIBIT 7

EXHIBIT 8



COOK COUNTY ASSESSOR'S OFFICE

118 NORTH CLARK STREET CHICAGO, IL 60602

PHONE: 312.605.5300 WEBSITE: WWW.COOKCOUNTYASSESSOR.COM

10/09/17

THOMAS J THORSON
RAILA & ASSOCIATES PC
747 N LASALLE
CHICAGO IL 60654

2017 Assessment Appeal
Township: PROVISO
Appeal Number: 0113329
Property Index Number(s):
15-21-301-206-0000
15-21-301-207-0000

I am pleased to inform you that our appeals department has reviewed your appeal and determined that the assessed valuation of your property should be reduced. Your new assessed value is indicated below. This is the result of:

This is the result of a change in classification.

This reduction will be reflected on the second installment of your 2017 real estate tax bill payable in 2018.

Your appeal result and any additional assessment information may also be found on our website at www.cookcountyassessor.com.

You may file a written request for a re-review of this decision. Please consult our website for the re-review deadline in your township. Given the high volume of appeals and the expedited nature of the assessment process, attorneys and representatives of taxpayers are admonished to file such petitions immediately according to the established procedures of this office.

Homeowners and taxpayers representing themselves are encouraged to file their written requests immediately upon receipt of this letter. For further information on the re-review process, you may call our Taxpayer Services Department at (312)443-7550. For your convenience, you may send your written request for re-review by facsimile transmission to (312)603-5367, or you may deliver it to our office. You may also mail your request. However, we cannot guarantee that it will be received here before the deadline.

You also have the right to appeal your assessment further by filing with the Cook County Board of Review. The Board of Review is located in the County Building, 118 N. Clark Street, Room 601, Chicago, IL 60602. For appeal dates and additional information, contact the Board of Review at (312)603-5542.

Thank you for your participation in the assessment process.

Sincerely,

Joseph Berrios
Cook County Assessor

ORIGINAL CLASS	PROPERTY INDEX NUMBER	2016 PRIOR ASSESSED VALUE	PROPOSED 2017 ASSESSED VALUE	2017 CURRENT AV
517	15-21-301-206-0000	63,025	73,753	23,019
208	15-21-301-207-0000	15,020	18,051	12,848
		78,045	97,804	41,867

EXHIBIT 12

EXHIBIT 9



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

00000182 TB912N11281715451900 01 000000000 0003968 001



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

10/31/17
Loan Number: 11147585

00000182 00000182 0001-0001

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

CURRENT PAYMENT INFORMATION

PRINC & INT \$1455.55
ESCROW PMT 1674.45
OTHER

YOUR NEW PAYMENT INFORMATION

PRINC & INT \$1455.1
ESCROW PMT 1671.1
OTHER

TOTAL PAYMENT \$3130.00 DATE 1/16/18 \$3127.1

*****CURRENT YEAR ESCROW PROTECTION*****

PROJECTED PAYMENTS FROM YOUR ESCROW THIS CYCLE

TAXES - COOK CTY - 1ST INST 10669.13
TAXES - COOK CTY - 2ND INST 8981.32

TOTAL 19650.45

MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	ESCROW BALANCE
BEGINNING BALANCE				9825.29
1/18	1637.53			11462.82
2/18	1637.53			13100.35
3/18	1637.53			14737.88
3/18		10669.13	TAXES - COOK CTY - 1ST	4068.75
4/18	1637.53			5706.28
5/18	1637.53			7343.81
6/18	1637.53			8981.34
7/18	1637.53			10618.87
8/18	1637.53			12256.40
8/18		8981.32	TAXES - COOK CTY - 2ND	3275.08
9/18	1637.53			4912.61
10/18	1637.53			6550.14
11/18	1637.53			8187.67
12/18	1637.53			9825.20

EXB

(RLP) YOUR REQUIRED LOW POINT BALANCE

YOUR BEGINNING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE \$ 9825.29 AND
YOUR ENDING HISTORY BALANCE IS \$ 9423.48.

EXHIBIT 10

Appeal History

[New Rules For Appeals \(assets/forms/OfficialRulesofTheCookCountyAssessor.pdf\)](#)

This PIN: 15-21-301-206-0000 is not open for appeals at this time because the town is closed.

Appeal History

2017 Assessment Appeal Information

Tax Year: 2017
 Appeal Number: 8113329
 Attorney/Tax Representative: THOMAS J THORSON
 Applicant: FRANK/DARLENE BARRETT
 Status: Appeal Review Complete
 Status Date:
 Prior Value: 63,025
 Current Value: 29,019
 Result: Assessed Value Adjusted This is the result of a change in classification.

(1) Initial Result:		0				
(2) Re-Review:		0				
(3) Final Review:	Assessed Value Adjusted	29,019				
Permanent Index Number	Class	Property Location	Result	2016 Board Final	2017 Proposed	2017 Assessed Value
15-21-301-206-0000	2-12	1606 WESTCHESTER BLVD	Assessed Value Adjusted This is the result of a change in classification.	63,025	79,753	29,019

2017 Assessment Appeal Information

Tax Year: 2017
 Appeal Number: 113329
 Attorney/Tax Representative: THOMAS J THORSON
 Applicant: FRANK/DARLENE BARRETT
 Status: Appeal Review Complete
 Status Date:
 Prior Value: 63,025
 Current Value: 29,019
 Result: Assessed Value Adjusted This is the result of a change in classification.

(1) Initial Result:		0				
(2) Re-Review:		0				
(3) Final Review:	Assessed Value Adjusted	29,019				
Permanent Index Number	Class	Property Location	Result	2016 Board Final	2017 Proposed	2017 Assessed Value
15-21-301-206-0000	2-12	1606 WESTCHESTER BLVD	Assessed Value Adjusted This is the result of a change in classification.	63,025	79,753	29,019

2014 Assessment Appeal Information

Tax Year: 2014
 Appeal Number: 70236
 Attorney/Tax Representative: FRANK/DARLENE BARRETT
 Applicant: FRANK/DARLENE BARRETT
 Status: Appeal Review Complete
 Status Date:
 Prior Value: 60,250
 Current Value: 63,025
 Result: Assessed Value Adjusted This is the result of an income, market or cost analysis.

(1) Initial Result:		0			
(2) Re-Review:		0			

EXHIBIT 11

Appeal History

— [New Rules For Appeals \(assets/forms/OfficialRulesoftheCookCountyAssessor.pdf\)](#)

This PIN: 15-21-301-207-0000 is not open for appeals at this time because the town is closed.

Appeal History

2017 Assessment Appeal Information

Tax Year: 2017
 Appeal Number: 9113329
 Attorney/Tax Representative: THOMAS J THORSON
 Applicant: FRANK/DARLENE BARRETT
 Status: Appeal Review Complete
 Status Date:
 Prior Value: 15,020
 Current Value: 12,848
 Result: **Assessed Value Adjusted This is the result of a change in classification.**

1) Initial Result:		0				
2) Re-Review:		0				
3) Final Review:	Assessed Value Adjusted	12,848				
Permanent Index Number	Class	Property Location	Result	2016 Board Final	2017 Proposed	2017 Assessor Final
15-21-301-207-0000	2-12	1606 WESTCHESTER BLVD	Assessed Value Adjusted This is the result of a change in classification.	15,020	18,051	12,848

2017 Assessment Appeal Information

Tax Year: 2017
 Appeal Number: 113329
 Attorney/Tax Representative: THOMAS J THORSON
 Applicant: FRANK/DARLENE BARRETT
 Status: Appeal Review Complete
 Status Date:
 Prior Value: 15,020
 Current Value: 12,848
 Result: **Assessed Value Adjusted This is the result of a change in classification.**

1) Initial Result:		0				
2) Re-Review:		0				
3) Final Review:	Assessed Value Adjusted	12,848				
Permanent Index Number	Class	Property Location	Result	2016 Board Final	2017 Proposed	2017 Assessor Final
15-21-301-207-0000	2-12	1606 WESTCHESTER BLVD	Assessed Value Adjusted This is the result of a change in classification.	15,020	18,051	12,848

2009 Assessment Appeal Information

Tax Year: 2009
 Appeal Number: 3025
 Attorney/Tax Representative: FRANK/DARLENE BARRETT
 Applicant: FRANK/DARLENE BARRETT
 Status: Appeal Review Complete
 Status Date:
 Prior Value: 25,298
 Current Value: 24,033
 Result: **Assessed Value Not Adjusted This is due to your property's uniformity with comparable properties.**

1) Initial Result:	0
2) Re-Review:	0

EXHIBIT 12

✓ Search Mail

Fwd: 1600-1606 Westchester Blvd.

Today on AOL

Frank Barrett frankbarrett@aol.com ✓

Inbox

To mhansen mhansen@byfinebank.com

Drafts

Spam

-----Original Message-----
From: Frank Barrett <frankbarrett@aol.com>
To: rviramontes <rviramontes@byfinebank.com>
Sent: Sat, Nov 18, 2017 9:27 am
Subject: 1600-1606 Westchester Blvd.

Trash

Contacts

HI ROSEMARIE:

Calendar

AT THE COOK COUNTY ASSESSOR WEBSITE APPEAL HISTORY/CHECK STATUS:

Folders

15-21-301-208-000 FOR THE OFFICE:

Saved Mail

2016	2017
FINAL	FINAL
63,025	29,019

Archive

Junk

15-21-301-207-000 FOR OUR HOME:

Saved Mys

2018	2017
FINAL	FINAL
15,020	12,848

BOTH OF MY REAL ESTATE TAX BILLS WILL GO DOWN SIGNIFICANTLY.

PLEASE FORWARD THIS INFORMATION TO THE TAX ESCROW DEPARTMENT.

MY PAYMENT ON MARCH 1, 2018 FOR 55% OF THE 2016 REAL ESTATE TAXES SHOULD BE SUFFICIENT FOR THE ENTIRE YEAR.

IF MY TAX ESCROW FOR 1600 IS REDUCED TO \$500 PER MONTH THAT SHOULD COVER THE SECOND PAYMENT ON SEPTEMBER 1, 2018.

WE CAN THEN READJUST THE REAL ESTATE TAX ESCROWS ON OCTOBER 31, 2018.

To Do's ✓

PLEASE ADVISE

Your To Do list is empty.

THANK YOU,

FRANK BARRETT

EXHIBIT 13

9/17/2018

RE: 1600-1606 Westcheste 1.

From: Mark Hansen <MHansen@bylinebank.com>
To: Frank Barrett <frnkbarrett@aol.com>
Subject: RE: 1600-1606 Westchester Blvd.
Date: Tue, Nov 28, 2017 1:40 pm

Mr. Barrett, I have asked our escrow department to manually re-run the escrow analysis based on the information you have provided. I will provide you with an update as soon as that is completed.

Thank you for your patience.

Mark Hansen

From: Frank Barrett [mailto:frnkbarrett@aol.com]
Sent: Tuesday, November 28, 2017 9:15 AM
To: Mark Hansen
Subject: Re: 1600-1606 Westchester Blvd.

HI MARK:

I UNDERSTAND THAT THE REAL ESTATE TAX ESCROW ANALYSIS FOR MY TWO MORTGAGES ARE NOW SUPPOSED TO BE PREPARED.

PLEASE REVIEW THE COOK COUNTY ASSESSOR'S FINAL FINDINGS FOR THOSE TWO PROPERTIES AS FORWARDED TO YOU AND ADVISE WHAT THE NEW REAL ESTATE TAX ESCROWS WILL BE AS OF JANUARY OF 2018.

CORDIALLY,

FRANK BARRETT

70-8-344-5920

-----Original Message-----

From: Mark Hansen <MHansen@bylinebank.com>
To: Frank Barrett <frnkbarrett@aol.com>
Sent: Tue, Nov 21, 2017 10:04 am
Subject: RE: 1600-1606 Westchester Blvd.

Thank you Mr. Barrett.

EXHIBIT 14

9/17/2018

RE: 1600-1606 Westchester B

From: Mark Hansen <MHansen@bylinebank.com>
To: Frank Barrett <frnkbarrett@aol.com>
Subject: RE: 1600-1606 Westchester Blvd.
Date: Thu, Dec 7, 2017 9:55 am

Mr. Barrett, they are asking for a copy of the letter you received from the County relative to the reduction in taxes via your appeal. Please either scan it to my email or fax it to 312/460-3795

Thank you,

Mark Hansen

From: Frank Barrett [mailto:frnkbarrett@aol.com]
Sent: Wednesday, December 06, 2017 2:16 PM
To: Mark Hansen
Subject: Re: 1600-1606 Westchester Blvd.

HI MARK:

I AM JUST CHECKING ON THE STATUS OF THE ESCROW DEPARTMENT RECUTTING MY REAL ESTATE TAX ESCROWS.

WHEN YOU ARE GOING TO BE IN THE AREA, PLEASE DROP BY SO YOU CAN SEE WHAT YOU ARE THE LOAN OFFICER FOR.

CORDIALLY,

FRANK BARRETT

EX 10

-----Original Message-----

From: Mark Hansen <MHansen@bylinebank.com>
To: Frank Barrett <frnkbarrett@aol.com>
Sent: Tue, Nov 28, 2017 1:40 pm
Subject: RE: 1600-1606 Westchester Blvd.

EXHIBIT 15

9/17/2018

RE: Tax escrow

From: Mark Hansen <MHansen@bylinebank.com>

To: Leticia Victor <lvictor@bylinebank.com>; Frank Barrett (frnkbarrett@aol.com) <frnkbarrett@aol.com>

Subject: RE: Tax escrow

Date: Thu, Jan 4, 2018 11:34 am

Mr. Barrett. I apologize for not getting back to you. I'm trying to get a positive answer you on your request to have the escrow analysis recalculated based on your positive protest of the tax amount. However, I am being told that the recalculation will only be done once we get something official from the County as to the new amount of the taxes for 2017. This means that until we receive the 2nd installment bill which would reflect the actual amount of the tax adjustment, we will not recalculate the escrow analysis. I am trying to meet with my boss today to review this with her so I will get back to you today.

Mark Hansen



Mark Hansen

Vice President, Portfolio Manager

NMLS #876881

Direct: 773.475.2040 | Fax: 312.460.3795

mhansen@bylinebank.com

Byline Bank NMLS #585435

From: Leticia Victor

Sent: Thursday, January 04, 2018 11:13 AM

To: Mark Hansen

Subject: Tax escrow

Hi Mark,

Can you give Mr. Frank Barrett a call. (708) 344-5920.

Thanks

EXHIBIT 19



EXHIBIT 16

2/10/2020

Case 19-19853 Doc 44-7 Filed 02/10/20 Entered 02/10/20 16:11:17 Desc Exhibit
Exhibit 6 Page 2 of 3



Joseph Michelotti <joe@michelottilaw.com>

Fwd: REAL ESTATE TAX ESCROWS

1 message

Frank Barrett <frnkbarrett@aol.com>
To: joe@michelottilaw.com

Fri, Feb 7, 2020 at 3:05 PM

-----Original Message-----

From: Mark Hansen <MHansen@bylinebank.com>
To: Frank Barrett <frnkbarrett@aol.com>
Sent: Fri, Jan 26, 2018 7:16 am
Subject: RE: REAL ESTATE TAX ESCROWS

Mr. Barrett. I'm sorry I was not in the office yesterday to take your call (s). I am sorry to report to you that after running this request to the top level of Credit Management, the decision remains firm that we will not make an adjustment on the monthly escrow analysis until the county provides us with the adjusted amount of the 2nd installment of the 2017 taxes. Once the 2nd installment bills are cut, we will do a manual calculation of the escrow analysis for the remainder of the year. I realize this is not the answer you were looking for, and frankly not the way I thought it would come down, but it is the final answer to a question that has been lingering "with us" for quite a while. I apologize for the time it took to attempt at a satisfactory resolution for you. However, my attempts to continue to push this matter "up the ladder" took longer than I thought.

Sincerely,

Mark Hansen

EX 14

From: Frank Barrett [mailto:frnkbarrett@aol.com]
Sent: Friday, January 19, 2018 12:35 PM
To: Mark Hansen
Subject: Fwd: REAL ESTATE TAX ESCROWS

HI MARK:

JUST CHECKING THE STATUS OF MY REQUEST TO HAVE THE REAL ESTATE TAX ESCROWS RE-CUT PURSUANT TO THE SIGNIFICANT REDUCTION IN ASSESSED VALUE. NORMALLY, NO NEWS IS GOOD NEWS.

PLEASE ADVISE.



Mark Hansen
Vice President, Portfolio Manager
NMLS #876881
Direct: 773.475.2040 | Fax: 312.460.3795
mhansen@bylinebank.com
Byline Bank NMLS #585435

EXHIBIT 17

TOTAL PAYMENT DUE**\$10,109.52****2017 First Installment Property Tax Bill**

Property Index Number (PIN) 15-21-301-206-0000	Volume 170	Code 31088	Tax Year 2017	(Payable In) (2018)	Township PROVISO	Classification 2-12
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By 03/01/18 (on time)

IF PAYING LATE, PLEASE PAY	03/02/18-04/01/18 \$10,261.16	04/02/18-05/01/18 \$10,412.80	05/02/18-06/01/18 \$10,564.44	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW
---------------------------------------	----------------------------------	----------------------------------	----------------------------------	--

TAXING DISTRICT DEBT AND FINANCIAL DATA

Your Taxing Districts	Money Owed by Your Taxing Districts	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	% of Pension and Healthcare Costs Taxing Districts Can Pay
Des Plaines Valley Mosq Abat Dist Lyons	\$31,092	\$2,855,845	-\$31,092	101.09%
Metro Water Reclamation Dist of Chicago	\$3,426,792,000	\$2,646,412,000	\$1,210,430,000	54.26%
Westchester Park District	\$3,644,179	\$4,575,514	\$739,306	83.84%
Triton Community College 504 (River Grv)	\$66,880,500	\$1,873,810	\$1,873,810	00.00%
Proviso Township HS Dist 209 (Maywood)	\$64,953,675	\$56,976,048	\$336,655	99.43%
Westchester School District 92 1/2	\$12,816,178	\$7,468,921	\$758,132	89.85%
Village of Westchester	\$25,204,408	\$110,330,900	\$47,194,684	57.22%
Town of Proviso	\$516,963	\$6,701,124	\$128,967	98.08%
Cook County Forest Preserve District	\$225,066,359	\$483,567,655	\$292,365,257	39.54%
County of Cook	\$6,147,298,640	\$26,097,192,397	\$17,454,148,122	33.12%
Total	\$9,973,203,994	\$29,419,954,214	\$19,007,944,041	

2000

For a more in-depth look at government finances and how they affect your taxes, visit cookcountytreasurer.com.

PAY YOUR TAXES ONLINE
at cookcountytreasurer.com from your bank account or credit card today

IMPORTANT MESSAGES- Pay this bill at cookcountytreasurer.com.**TAX CALCULATOR**

2016 TOTAL TAX		18,380.95
2017 ESTIMATE	X	55%
2017 1st INSTALLMENT	=	10,109.52

The First Installment amount is 55% of last year's total taxes. All exemptions, such as homeowner and senior exemptions, will be reflected on your Second Installment tax bill.

PROPERTY LOCATION1606 WESTCHESTER BLVD
WESTCHESTER IL 60154**MAILING ADDRESS**FRANK/DARLENE BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

DETACH & INCLUDE WITH PAYMENT

EXHIBIT 18

TOTAL PAYMENT DUE**\$1,606.85****2017 First Installment Property Tax Bill**

Property Index Number (PIN) 15-21-301-207-0000	Volume 170	Code 31088	Tax Year 2017	(Payable in) (2018)	Township PROVISO	Classification 2-12
---	---------------	---------------	------------------	------------------------	---------------------	------------------------

By 03/01/18 (on time)

IF PAYING LATE, PLEASE PAY	03/02/18-04/01/18 \$1,630.95	04/02/18-05/01/18 \$1,655.05	05/02/18-06/01/18 \$1,679.15	LATE INTEREST IS 1.5% PER MONTH, BY STATE LAW
---------------------------------------	---------------------------------	---------------------------------	---------------------------------	--

TAXING DISTRICT DEBT AND FINANCIAL DATA

Your Taxing Districts	Money Owed by Your Taxing Districts	Pension and Healthcare Amounts Promised by Your Taxing Districts	Amount of Pension and Healthcare Shortage	% of Pension and Healthcare Costs Taxing Districts Can Pay
Des Plaines Valley Mosq Abat Dist Lyons	\$31,092	\$2,855,845	-\$31,092	101.09%
Metro Water Reclamation Dist of Chicago	\$3,426,792,000	\$2,646,412,000	\$1,210,430,000	54.26%
Westchester Park District	\$3,644,179	\$4,575,514	\$739,306	83.84%
Triton Community College 504 (River Grv)	\$66,880,500	\$1,873,810	\$1,873,810	00.00%
Proviso Township HS Dist 209 (Maywood)	\$64,953,675	\$58,976,048	\$336,955	09.43%
Westchester School District 92 1/2	\$12,816,178	\$7,468,921	\$758,132	89.85%
Village of Westchester	\$25,204,408	\$110,330,900	\$47,194,684	57.22%
Town of Proviso	\$516,963	\$6,701,124	\$128,967	98.08%
Cook County Forest Preserve District	\$225,066,359	\$483,567,655	\$292,365,257	39.54%
County of Cook	\$6,147,298,640	\$26,097,192,397	\$17,454,148,122	33.12%
Total	\$9,973,203,994	\$29,419,954,214	\$19,007,944,041	

For a more in-depth look at government finances and how they affect your taxes, visit cookcountytreasurer.com.

PAY YOUR TAXES ONLINE
at cookcountytreasurer.com from your bank account or credit card today

IMPORTANT MESSAGES- Pay this bill at cookcountytreasurer.com.**TAX CALCULATOR**

2016 TOTAL TAX		2,921.55
2017 ESTIMATE	X	55%
2017 1st INSTALLMENT	=	1,606.85

The First Installment amount is 55% of last year's total taxes. All exemptions, such as homeowner and senior exemptions, will be reflected on your Second Installment tax bill.

PROPERTY LOCATION1606 WESTCHESTER BLVD
WESTCHESTER IL 60154**MAILING ADDRESS**FRANK/DARLENE BARRETT
1606 WESTCHESTER BLVD
WESTCHESTER IL 60154-4332

DETACH & INCLUDE WITH PAYMENT

EXHIBIT 19



JOSEPH BERRIOS
Cook County Assessor
118 North Clark Street
Chicago, Illinois 60602

FEB 13 2010



THOMAS THORSON & ASSOC
747 N LASALLE #700
CHICAGO IL 60654-5089

RE: 15-21-301-206-0000
2015 CERTIFICATE OF ERROR NUMBER 008176
CERTIFIED ON: FEBRUARY 13, 2018
CERTIFIED ASSESSED VALUE: 24,881
ORIGINAL TAX AMOUNT DUE: 18,145.1
*ADJUSTED TAX AMOUNT: 5,868.6

Dear Taxpayer:

I am pleased to inform you that the Assessor's Office, as a result of a recent change in the law, has certified your Certificate of Error for the above listed Property Index Number and tax year, without the need to refer it to the Circuit Court. The Certificate of Error was granted for the following reason:

THE CLASS WAS INCORRECT BASED ON THE USE OF THE PROPERTY.

The Treasurer's Office will complete the processing of the Certificate of Error. If you are eligible for a refund, the Treasurer's Office will send you information in the mail that will explain how to make a claim. If there are still taxes owed after the Certificate of Error is processed, the Treasurer's Office will also notify you by mail.

Please retain this letter for your records. If your bank or mortgage company pays your taxes, you may want to forward a copy of this letter to them for their records. If you have any questions, please call one of the numbers indicated below:

- For Homeowner, Senior Citizen, or Senior Freeze Certificates of Error, please call the Taxpayer Services Department at 312-443-7550.
- For other Certificates of Error, please call the Certificate of Error Department, at 312-603-5327.

Sincerely,

Joseph Berrios
Cook County Assessor

* Adjusted tax amount may not include accrued penalty and interest.



JOSEPH BERRIOS
Cook County Assessor
118 North Clark Street
Chicago, Illinois 60602

FEB 13 2010



THOMAS THORSON&ASSOC
747 W LASALLE #700
CHICAGO IL 60654-5089

RE: 15-21-301-206-0000
2014 CERTIFICATE OF ERROR NUMBER 0094191
CERTIFIED ON: FEBRUARY 13, 2018
CERTIFIED ASSESSED VALUE: 24,881
ORIGINAL TAX AMOUNT DUE: 17,725.84
*ADJUSTED TAX AMOUNT: 5,759.31

Dear Taxpayer:

I am pleased to inform you that the Assessor's Office, as a result of a recent change in the law, has certified your Certificate of Error for the above listed Property Index Number and tax year, without the need to refer it to the Circuit Court. The Certificate of Error was granted for the following reason:

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- For Homeowner, Senior Citizen, or Senior Freeze Certificates of Error, please call the Taxpayer Services Department at 312-443-7550.
- For other Certificates of Error, please call the Certificate of Error Department, at 312-803-5327.

Sincerely,

Joseph Berrios
Cook County Assessor

* Adjusted tax amount may not include accrued penalty and interest.



JOSEPH BERRIOS
Cook County Assessor
118 North Clark Street
Chicago, Illinois 60602

FEB 13 2018

|||||

THOMAS THORSON & ASSOC
747 N LASALLE #700
CHICAGO IL 60654-0000

RE: 15-21-301-207-0000
2015 CERTIFICATE OF ERROR NUMBER 00817
CERTIFIED ON: FEBRUARY 13, 2018
CERTIFIED ASSESSED VALUE: 11,038
ORIGINAL TAX AMOUNT DUE: 3,029.
*ADJUSTED TAX AMOUNT: 1,883.

Dear Taxpayer:

I am pleased to inform you that the Assessor's Office, as a result of a recent change in the law, has certified your Certificate of Error for the above listed Property Index Number and tax year, without the need to refer it to the Circuit Court. The Certificate of Error was granted for the following reason:

THE CLASS WAS INCORRECT BASED ON THE USE OF THE PROPERTY.

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- For Homeowner, Senior Citizen, or Senior Freeze Certificates of Error, please call the Taxpayer Services Department at 312-443-7550.
- For other Certificates of Error, please call the Certificate of Error Department, at 312-603-5327.

Sincerely,

Joseph Berrios
Cook County Assessor

* Adjusted tax amount may not include accrued penalty and interest.



JOSEPH BERRIOS
Cook County Assessor
118 North Clark Street
Chicago, Illinois 60602

FEB 13 2018

THOMAS THORSON & ASSOC
747 N. LASALLE #700
CHICAGO IL 60654-5089

RE: 15-21-301-207-0000
2016 CERTIFICATE OF ERROR NUMBER 0
CERTIFIED ON: FEBRUARY 13, 2018
CERTIFIED ASSESSED VALUE: 11.
ORIGINAL TAX AMOUNT DUE: 2.
*ADJUSTED TAX AMOUNT: 1.

Dear Taxpayer:

I am pleased to inform you that the Assessor's Office, as a result of a recent change in the law, has certified your Certificate of Error for the above listed Property Index Number and tax year, without the need to refer it to the Circuit Court. The Certificate of Error was granted for the following reason:

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- For Homeowner, Senior Citizen, or Senior Freeze Certificates of Error, please call the Taxpayer Services Department at 312-443-7550.
- For other Certificates of Error, please call the Certificate of Error Department, at 312-603-5327.

Sincerely,

Joseph Berrios
Cook County Assessor

* Adjusted tax amount may not include accrued penalty and interest.



JOSEPH BERRIOS
Cook County Assessor
118 North Clark Street
Chicago, Illinois 60602

FEB 13 2018

Frank Barnett



THOMAS THORSON&ASSOC
747 N LASALLE #700
CHICAGO IL 60654-5089

ID-128382
RE: 15-21-301-206-0000
2016 CERTIFICATE OF ERROR NUMBER 04
CERTIFIED ON: FEBRUARY 13, 2018
CERTIFIED ASSESSED VALUE: 24,
ORIGINAL TAX AMOUNT DUE: 18,
*ADJUSTED TAX AMOUNT: 5,

Dear Taxpayer:

I am pleased to inform you that the Assessor's Office, as a result of a recent change in the law, has certified your Certificate of Error for the above listed Property Index Number and tax year, without the need to refer it to the Circuit Court. The Certificate of Error was granted for the following reason:

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- For Homeowner, Senior Citizen, or Senior Freeze Certificates of Error, please call the Taxpayer Services Department at 312-443-7550.
- For other Certificates of Error, please call the Certificate of Error Department, at 312-603-5327.

Sincerely,

Joseph Berrios
Cook County Assessor



* Adjusted tax amount may not include accrued penalty and interest.



JOSEPH BERRIOS
 Cook County Assessor
 118 North Clark Street
 Chicago, Illinois 60602

Barrett Frank⁷¹¹

FEB 13 2018



THOMAS THORSON & ASSOC
 747 N LASALLE #700
 CHICAGO IL 60154-4332

RE: 15-21-301-207-0000
 2014 CERTIFICATE OF ERROR NUMBER 0
 CERTIFIED ON: FEBRUARY 13, 2018
 CERTIFIED ASSESSED VALUE: 11,
 ORIGINAL TAX AMOUNT DUE: 2,
 *ADJUSTED TAX AMOUNT: 1,

Dear Taxpayer:

I am pleased to inform you that the Assessor's Office, as a result of a recent change in the law, has certified your Certificate of Error for the above listed Property Index Number and tax year, without the need to refer it to the Circuit Court. The Certificate of Error was granted for the following reason:

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- For Homeowner, Senior Citizen, or Senior Freeze Certificates of Error, please call the Taxpayer Services Department at 312-443-7550.
- For other Certificates of Error, please call the Certificate of Error Department, at 312-603-5327.

Sincerely,

Joseph Berrios
 Cook County Assessor

* Adjusted tax amount may not include accrued penalty and interest.

EXHIBIT 20

9/16/2018

AOL Mail (59)

Search Mail

PAID REAL ESTATE TAX BILLS

Today on AOL

Frank Barrett (frankbarrett@aol.com)

Inbox

To: mkransen

Drafts

HI MARK:

Spam

MY COPIES FOR THE YEARS 2014, 2015 AND 2016 HAVE BEEN ACCEPTED BY THE COOK COUNTY TREASURER.

Trash

FOR MYSELF TO RECEIVE THOSE SUBSTANTIAL REFUNDS I NEED PROOF OF PAYMENT THAT BYLINE BANK PAID THE REAL ESTATE TAX

Contacts

PLEASE PROVIDE AT YOUR EARLIEST CONVENIENCE.

Calendar

THANK YOU FOR YOUR ASSISTANCE IN THIS MATTER.

Folders

CORDIALLY,

Saved Mail

FRANK BARRETT

Archive

Junk

SavedIMs

EXHIBIT 10

To Do's

Your To Do list is empty.