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FIRST AMERICAN TITLE

ORDER # 1997636

RECORDING REQUESTED BY PNC BANK, NATIONAL ASSOCIATION, AS SUCCESSOR BY MERGER TO NATIONAL CITY BANK

WHEN RECORDED MAIL TO

National City Lending Services
6750 Miller Road
Brecksville OH 44141
Customer Name: GINA SCHMIDT



Doc#: 1001405158 Fee: \$62.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/14/2010 12:24 PM Pg: 1 of 3

MODIFICATION OF AGREEMENT

(INDEX AS A MODIFICATION OF DEED OF TRUST/MORTGAGE)

THIS AGREEMENT made this 11/12/2009 by PNC BANK, NATIONAL ASSOCIATION, AS SUCCESSOR BY MERGER TO NATIONAL CITY BANK ("Lender") and GINA SCHMIDT, ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated 04/24/2008 with a credit limit in the amount of \$100,000.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust of Mortgage ("Security Agreement") dated _____, for the use and benefit of Lender, which was recorded on 05/20/2008, in Book _____ on Page _____, as Instrument no. 0814108265 of the Office of Recorders of Cook county, state of Illinois.

For Good and valuable consideration, Lender and Borrower agree to modify and/or supplement the terms of the Credit Agreement and Security Agreement, including any subsequent amendments, modifications and/or extensions, as follows:

To change the Borrower's credit limit under the above reference Credit Agreement from \$100,000.00 to \$40,000.00.

Lender and Borrower acknowledge and agree that the Security Agreement secures the payment of any and all amounts due or to become due under the Credit Agreement, as hereby modified.

By executing this Revision Agreement ("Agreement"), Lender in no way obligated to grant subsequent extensions of the maturity date or to renew, refinance, modify, amend, alter or change in any way the terms of the Credit Agreement or Security Agreement.

This Agreement shall not be construed as a waiver of any present or past due default or rights under the Credit Agreement, Security Agreement, or any other Documents, and Lender reserves all of its rights to pursue any and all available remedies under the Credit Agreement, Security Agreement or other Documents at law or in equity.

This Agreement is a revision of the Credit Agreement and Security Agreement only and not a notation. Except as specifically amended, modified and/or extended by this Agreement, all terms, conditions, and provisions of the Credit Agreement, and Security Agreement or any other documents executed in connection with them (collectively, the "Documents") shall remain in full force and effect and shall remain unaffected and unchanged except as amended hereby. All references to the Credit Agree or Security Agreement in any of the Documents refer to Credit Agreement or Security Agreement as amended, modified and/or extended by this Agreement.

Borrower agrees to pay cost and expenses, including, but not limited to, recording fees and title insurance premiums incurred by Lender in connection herewith.

Agreement is effective as of the date first written above.

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BORROWER:

Gina M Schmidt
GINA SCHMIDT

STATE OF IL
COUNTY OF _____

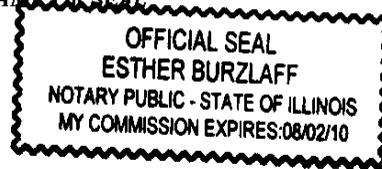
) SS
)

On 12-9-09 before me Esther Burzlaff the undersigned, a Notary Public in and for said state personally appeared, **GINA SCHMIDT**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instruments and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

[Signature]
Notary Public in and for said County and State



LENDER:

PNC BANK, NATIONAL ASSOCIATION, AS SUCCESSOR BY MERGER TO NATIONAL CITY BANK

BY: [Signature]
Catherine G. Thompson
Assistant Vice President

STATE OF: OHIO) SS
COUNTY OF: CUYAHOGA)

On 17th of Nov 2009, before me, the undersigned, a Notary Public in and for said state personally appeared, **Catherine G. Thompson, Assistant Vice President** of PNC BANK, Authorized Signer, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instruments."

WITNESS my hand and official seal.

NOTARY STAMP OR SEAL

[Signature]
Notary Public in and for said County and State



CAROL M. MATEJKA, Notary Public
State of Ohio, Cuyahoga County
My Commission Expires Mar. 28, 2010

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EXHIBIT A

LEGAL DESCRIPTION

Legal Description: LOT 19 IN BLOCK 1 IN MARMORA PARK MANOR, BEING A SUBDIVISION OF PART OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 20, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 26, 1956 AS DOCUMENT NUMBER 1666090, IN COOK COUNTY, ILLINOIS.

Permanent Index #'s: 10-20-424-018-0000 Vol. 0118

Property Address: 5924 West Madison Street, Morton Grove, Illinois 60053

Property of Cook County Clerk's Office