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NATIONAL LINK
4000 INDUSTRIAL BLVD
ALIQUIPPA, PA 15001
219287



Doc#: 1009613017 Fee: \$44.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 04/06/2010 09:50 AM Pg: 1 of 4

Property of Cook County Clerk's Office

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

MODIFICATION
DOCUMENT TITLE

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RECORDING REQUESTED BY PNC Bank, National Association, as successor by merger to National City Bank

WHEN RECORDED MAIL TO

National Bank 4000 Industrial Blvd
National City Lending Services *Alliquippa, PA 15001*
~~6750 Miller Road~~
~~Brecksville OH 44141~~
Customer Name: MICHAEL CHOR

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this 02/22/2010 by PNC Bank, National Association, as successor by merger to National City Bank ("Lender") and MICHAEL CHOR, ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated 10/18/2006 with a credit limit in the amount of \$77,000.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust of Mortgage ("Security Agreement") dated March 11, 2010, for the use and benefit of Lender, which was recorded on 11/30/2006, in Book _____ on Page _____, as Instrument no. 0633406108 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 \$77,000.00 to \$51,000.00.

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 Agreement 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:



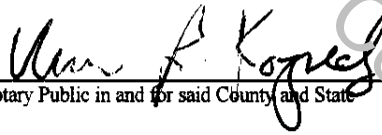
MICHAEL CHOR

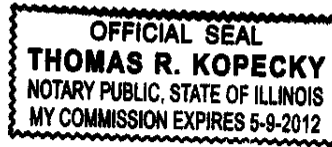
STATE OF ILLINOIS) SS
COUNTY OF: COOK)

On MARCH 11, 2010 before me THOMAS R. KOPECKY the undersigned, a Notary Public in and for said state personally appeared, MICHAEL CHOR, 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 acknowledge 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


Notary Public in and for said County and State



LENDER:
PNC Bank, National Association, as
successor by merger to National City Bank

BY: 
Kelly Clemenich
Officer

STATE OF: OHIO) SS
COUNTY OF: CUYAHOGA)

On 22, Feb, 2010, before me, , the undersigned, a Notary Public in and for said state personally appeared, Kelly Clemenich, Officer 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 acknowledge 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


Notary Public in and for said County and State



Mary A. Marotta
Notary Public State of Ohio
My Commission Exp 2-6-12

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Exhibit "A" Legal Description

ALL THAT CERTAIN CONDOMINIUM UNIT SITUATED IN THE COUNTY OF COOK, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS FOLLOWS:

UNITS 2-E AND P-4, IN OAK TERRACE CONDOMINIUMS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 7 (EXCEPT THE EAST 16 2/3 FEET THEREOF) AND LOT 8 (EXCEPT THE WEST 40 FEET IN BLOCK 2 IN GILBERT HUBBARD ADDITION IN THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 28, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT #99406920, AS AMENDED FROM TIME TO TIME, TOGETHER WITH AN UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

BEING MORE FULLY DESCRIBED IN DEED DOCUMENT #0435002462, DATED 11/29/2004, RECORDED 12/15/2004, IN COOK COUNTY RECORDS.

Tax ID: 14-28-118-051-1017
14-28-118-051-1026

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