

# UNOFFICIAL COPY

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

WHEN RECORDED MAIL TO

PNC Consumer Lending  
6750 Miller Rd. M.S. BR-YB58-01-B  
Brecksville, OH 44141

Customer Name: NITIN CHAPHALKAR and SNEHA CHAPHALKAR



Doc#: 1033633104 Fee: \$62.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 12/02/2010 01:50 PM Pg: 1 of 3

C.T.I./W

8814880

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## MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this 10/15/2010 by PNC BANK, NA, AS SUCCESSOR BY MERGER TO NATIONAL CITY BANK ("Lender") and NITIN CHAPHALKAR and SNEHA CHAPHALKAR ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated 03/20/2008 with a credit limit in the amount of \$32,670.00. 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 03/28/2008, in Book \_\_\_\_\_ on Page \_\_\_\_\_, as Instrument no. 0808860037 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 \$32,670.00 to \$32,300.00.

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.

S W  
P 3  
S 1  
SC Y  
INT 03

MAX 333-LT



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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 008814880 HL  
STREET ADDRESS: 1326 LEONARD DRIVE  
CITY: SCHAUMBURG COUNTY: COOK  
TAX NUMBER: 07-34-123-015-0000

### LEGAL DESCRIPTION:

UNIT 79 IN LOT 15 IN THE CLOISTERS TOWNHOMES, IN FINAL PUD PLAT, THE CLOISTERS, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 34, AND PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 33, ALL IN TOWNSHIP 41, NORTH RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THERE OF RECORDED NOVEMBER 5, 2001 AS DOCUMENT 0011037710, IN COOK COUNTY, ILLINOIS.

PARCEL TWO: NON EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS OVER, UPON AND OVER AND ACROSS THAT PART OF OUTLOTS A, B, C, D, AND E AND THE COMMON AREA AS SHOWN ON THE PLAT OF SUBDIVISION AFORESAID AND AS REFERRED TO IN THE DECLARATION OF EASEMENTS, RESTRICTIONS AND COVENANTS FOR THE CLOISTERS HOMEOWNERS ASSOCIATION RECORDED MARCH 1, 2002 AS DOCUMENT 0020238704 AND AMENDMENT RECORDED JUNE 3, 2002 AS DOCUMENT NO. 0020615927.