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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: **THOMAS L REAP and KATHERINE K REAP**



1117315037

Doc#: 1117315037 Fee: \$68.25
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/22/2011 01:52 PM Pg: 1 of 4

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this **05/03/2011** by **PNC Bank, NA, as successor by merger to National City Bank** ("Lender") and **THOMAS L REAP and KATHERINE K REAP**, ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated **05/09/2008** with a credit limit in the amount of **\$483,000.00**. 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 **05/30/2008**, in Book _____ on Page _____, as Instrument no. **0815115024** 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 **\$483,000.00** to **\$422,000.00**.

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.

S y
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INT 9

May. 5. 2011 6:21PM

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No. 0974 P. 2/2

PNC Bank, NA, as successor by merger to National City Bank

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

Thomas L. Reap
THOMAS L REAP

Katherine K. Reap
KATHERINE K REAP

STATE OF ILL
 COUNTY OF: COOK

) SS
)

On 5-12-11 before me *THOMAS A KOPECKY* the undersigned, a Notary Public in and for said state personally appeared, **THOMAS L REAP and KATHERINE K REAP**, 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

Thomas A. Kopecky
 Notary Public in and for said County and State



State of Ohio
County of Cuyahoga

) SS
)

On MAY 3, 2011 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 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

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



CYNTHIA PESKURA
 Notary Public
 In and for the State of Ohio
 My Commission Expires
 October 19, 2013

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PNC Bank, NA, as successor by merger to National City Bank

BY: ADZ
 Name: Catherine G. Thompson
 Title: Assistant Vice President

THOMAS L REAPKATHERINE K REAP

STATE OF _____) SS
 COUNTY OF: _____)

On _____ before me _____ the undersigned, a Notary Public in and for said state personally appeared, THOMAS L REAP and KATHERINE K REAP, 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

State of Ohio) SS
County of Cuyahoga)

On MAY, 3, 2011, 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 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

CYNTHIA PESKURA
 Notary Public
 In and for the State of Ohio
 My Commission Expires
 October 19, 2013

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Exhibit "A" Legal Description

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

PARCEL 1:

LOT 11 IN BLOCK 12 IN LLOYDS SUBDIVISION OF BLOCKS 1, 2, 3, 4 AND 5 IN
TAYLORS SECOND ADDITION TO TAYLORSPT, BEING A SUBDIVISION OF
PART OF THE NORTH EAST 1/4 OF SECTION 18 AND PART OF THE NORTH WEST
1/4 OF SECTION 17; ALSO THE EAST 24 ACRES OF THE NORTH 48 ACRES OF THE
NORTH EAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13, ACCORDING
TO PLAT DOC #804307, RECORDED 03/07/1887, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 16 (EXCEPT THE WEST 40 FEET THEREOF) IN BLOCK 12 IN CHICAGO NORTH
SHORE LAND COMPANYS SUBDIVISION IN SECTION 17 AND SECTION 18,
TOWNSHIP 42 NORTH, RANGE 13, ACCORDING TO PLAT DOC #1504776,
RECORDED 07/15/1891, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.

BEING MORE FULLY DESCRIBED IN DEED DOC #9961514, DATED 07/07/1999,
RECORDED 07/14/1999, IN COOK COUNTY RECORDS.

Tax/Parcel ID: 05-17-112-015
05-17-112-014