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Doc#: 1133412076 Fee: \$42.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 11/30/2011 10:30 AM Pg: 1 of 4

Property of Cook County Clerk's Office

Modification of Agreement

ORNTIC File Number: 1125750 ^{2/3}
Old Republic National Title
20 South Clark, Suite 2000
Chicago, IL 60603
312/641-7799

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P 4
S A
SC 7
INT 7

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RECORDING REQUESTED BY PNC Bank, N.A., as successor by merger to National City Bank

WHEN RECORDED MAIL TO

Prepared by
PNC Consumer Lending
6750 Miller Rd. M.S. BR-YB58-01-B
Brecksville, OH 44141
Customer Name: PAUL P PUGASA AND EDNA P PUGASA

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this 10/19/2011 by PNC Bank, N.A., as successor by merger to National City Bank ("Lender") and PAUL P PUGASA AND EDNA P PUGASA, ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated 03/23/2007 with a credit limit in the amount of \$86,700.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust of Mortgage ("Security Agreement") dated 03/23/2007 for the use and benefit of Lender, which was recorded on 05/02/2007, in Book _____ on Page _____, as Instrument no. 0712202245 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 \$86,700.00 to \$60,000.00.

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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PNC Bank, N.A., as successor by merger to National City Bank

BY: Kelly Clemenich
Name: **Kelly Clemenich**
Title: **Officer**

PAUL P PUGASA AND EDNA P PUGASA

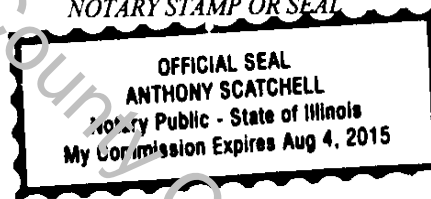
X ppugasa

STATE OF IL) SS
COUNTY OF: COOK)
On 29 OCT, 2011 before me ANTHONY SCATCHELL the undersigned, a Notary Public in and for said state personally appeared, **PAUL P PUGASA AND EDNA P PUGASA**, 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

Anthony Scatchell
Notary Public in and for said County and State



State of Ohio
County of Cuyahoga

) SS
)

On OCT 19 2011, _____, 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

John McGonegal
Notary Public in and for said County and State



John McGonegal
Notary Public, State of Ohio
My Commission Exp. 6-28-12

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LEGAL DESCRIPTION

LOT 6 IN BLOCK 4 IN CHURCHILL UNIT 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 9, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN SCHAUMBURG TOWNSHIP, COOK COUNTY, ILLINOIS ACCORDING TO THE PLAT THEREOF RECORDED MAY 3, 1967 AS DOCUMENT NUMBER 20126799 IN THE OFFICE OF THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS.

Address commonly known as:
1409 Chartwell Rd
Schaumburg, IL 60195

PIN#: 07-09-305-005-0000

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