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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 J HALL and ADRIANA V HALL

RTND
National Link
300 Corporate Center Dr.
Suite 300
Moon Township, PA 15108

302978

Doc#: 1229110031 Fee: \$68.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/17/2012 10:38 AM Pg: 1 of 4



(4)

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this 07/09/2012 by PNC Bank, NA, as successor by merger to National City Bank ("Lender") and THOMAS J HALL and ADRIANA V HALL ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated 11/06/2006 with a credit limit in the amount of \$237,100.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust of Mortgage ("Security Agreement") dated 7/31/12, for the use and benefit of Lender, which was recorded on 12/18/2006, in Book _____ on Page _____, as instrument no. 0635210071 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 \$237,100.00 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.

PROPERTY ADDRESS: 2301 W Melrose St Unit 3 Chicago IL 60618

S *N*
P *4*
S *✓*
M *✓*
SC *yes*
E *yes*
INT *✓*

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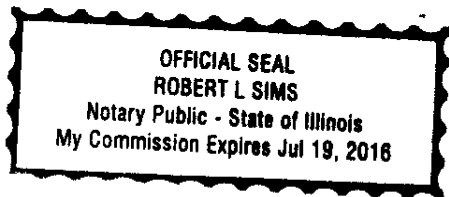
PNC Bank, NA, as successor by merger to National City Bank

BY: [Signature]
Name: Kelly Ciemenich
Title: Officer

[Signature]
THOMAS J HALL
[Signature]
ADRIANA V HALL

WITNESS:
[Signature]
Print Name: Kristen Shumate

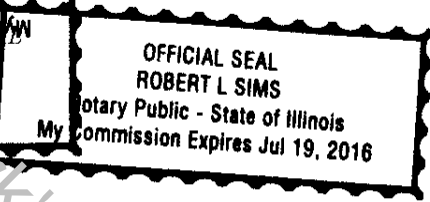
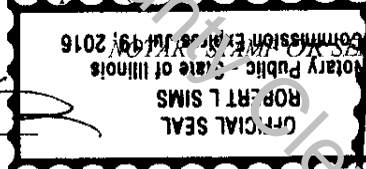
WITNESS:
[Signature]
Print Name: Anthony Lewis



STATE OF ILLINOIS) SS
COUNTY OF: COOK)

On 8-11-2012 before me Robert L. Sims, the undersigned, a Notary Public in and for said state personally appeared, THOMAS J HALL and ADRIANA V HALL, 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.
[Signature]
Notary Public in and for said County and State

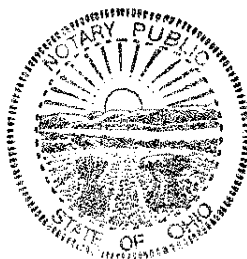


State of Ohio) SS
County of Cuyahoga)

On July 9th, 2012 before me, MARY A MAROTTA, the undersigned, a Notary Public in and for said state personally appeared, Kelly Ciemenich, 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.
[Signature]
Notary Public in and for said County and State

NOTARY STAMP OR SEAL



MARY A MAROTTA
Notary Public, State of Ohio
My Commission Expires
February 16, 2017

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

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

THOMAS J HALL

ADRIANA V HALL

WITNESS:
Kristen Shumate

Print Name: **Kristen Shumate**

WITNESS:
Anthony Lewis

Print Name: **Anthony Lewis**

STATE OF _____) SS
COUNTY OF: _____)

On _____ before me _____ the undersigned, a Notary Public in and for said state personally appeared, **THOMAS J HALL and ADRIANA V HALL**, 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*

Notary Public in and for said County and State

State of Ohio) SS
County of Cuyahoga)

On July, 9th, 2012, before me, *MARY A. MAROTTA*, 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*

Mary A Marotta
Notary Public in and for said County and State



MARY A MAROTTA
Notary Public, State of Ohio
My Commission Expires
February 16, 2017

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Exhibit "A" Legal Description

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS LOT 1 IN BLOCK 2 IN SUBDIVISION OF BLOCK 45 (EXCEPT THE SOUTH 266 FEET OF THE WEST 218 FEET THEREOF) IN OGDEN AND OTHERS SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Tax ID: 14-19-328-016

Property of Cook County Clerk's Office