

RECORDING REQUESTED BY PNC BANK, N.A.

WHEN RECORDED MAIL TO

PNC Consumer Lending
2730 Liberty Avenue, M.S. P5-PCLC-01-E
Pittsburgh, PA 15222
Customer Name: DAVID A BAKER

MODIFICATION OF AGREEMENT

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

1221973IL
THIS MODIFICATION AGREEMENT ("Agreement") made this 01/31/2013 by and between PNC BANK, N.A. ("Lender") and DAVID A BAKER, ("Borrower") who previously executed a revolving Credit Agreement ("Credit Agreement") dated 12/19/2011 with a credit limit in the amount of \$55,130.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust or Mortgage ("Security Agreement") dated _____, for the use and benefit of Lender, which was recorded on 01/03/2012, in Book _____ on Page _____, as Instrument no. 1200319055 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 thereto, as follows:

To change the Borrower's credit limit under the above reference Credit Agreement from \$55,130.00 to \$47,000.00.

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 Agreement, Lender is 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 is a modification of the Credit Agreement and Security Agreement only and not a novation. 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 the Credit Agreement or Security Agreement as amended, modified and/or extended by this 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.

Borrower agrees to pay cost and expenses, including, but not limited to, recording fees and title insurance premiums incurred by Lender in connection herewith.

This Agreement is effective as of the date first written above.

UNOFFICIAL COPY

PNC BANK, N.A.

Signed and Acknowledged this thirty-first day of January, 2013

BY: Michele M. Hall

Name: **Michele M Hall**
Title: **Consumer Loan Officer**

DAVID A BAKER

WITNESS: Robert Dubas

Print Name: **Robert Dubas**

WITNESS: Theresa Cecil

Print Name: **Theresa Cecil**

STATE OF _____) SS
COUNTY OF: _____)

On _____ before me _____ the undersigned, a Notary Public in and for said state personally appeared, **DAVID A BAKER**, 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

UNOFFICIAL COPY

PNC BANK, N.A.

Signed and Acknowledged this thirty-first day of January, 2013

BY: Michele M. Hall
Name: **Michele M Hall**
Title: **Consumer Loan Officer**

David A Baker
DAVID A BAKER

WITNESS: Robert Dubas
Print Name: **Robert Dubas**

WITNESS: Theresa Cecil
Print Name: **Theresa Cecil**

STATE OF Ill) SS
COUNTY OF: Cook)

On February 13, 2013 before me Paula M Avenaim the undersigned, a Notary Public in and for said state personally appeared **DAVID A BAKER** 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.
Paula M Avenaim
Notary Public in and for said County and State

NOTARY STAMP OR SEAL





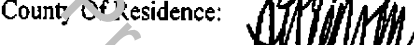
COOK COUNTY NOTARY PUBLIC'S Office

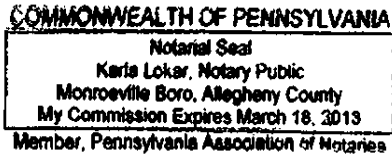
UNOFFICIAL COPY

Commonwealth of Pennsylvania
County of Allegheny

) ss:
)

Before me, the undersigned, a Notary Public in and for said County and State, this 31 day of JAN., 2013 personally appeared **Michele M Hall** as **Consumer Loan Officer** of PNC Bank, N.A. and acknowledged the execution of the foregoing Agreement.

Notary Public: 
My Commission Expires: 
County of Residence: 



This instrument prepared by John Grove, PNC Bank, N.A.

Please return to: PNC Bank, N.A.

Lending Services
ATTN: **Michele M Hall**
2750 Liberty Avenue, M.S. P5-PCLC-01-E
Pittsburgh, PA 15222

UNOFFICIAL COPY

EXHIBIT A

PARCEL 1:

UNIT 3 IN THE 1147 WEST WOLFRAM CONDOMINIUM AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 66 IN WISNER'S SUBDIVISION OF BLOCKS 1 AND 2 OF LOT 7 IN CANAL TRUSTEES SUBDIVISION OF EAST 1/2 OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "B" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 00287885, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AIL IN COOK COUNTY, ILLINOIS.

PARCEL 2:

THE EXCLUSIVE RIGHT TO THE USE OF P3, LIMITED COMMON ELEMENTS AS DELINEATED ON THE SURVEY ATTACHED TO THE DECLARATION AFORESAID RECORDED AS DOCUMENT NUMBER 00287885,

PIN: 14-29-227-049-1003

**Ravenswood Title Company LLC
319 W. Ontario Street
Suite 2N-A
Chicago, IL 60654**

Property of Cook County Clerk's Office