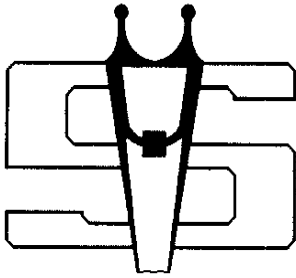


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Doc#: 1315812112 Fee: \$72.00
RHSP Fee: \$10.00 Affidavit Fee:
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 06/07/2013 01:38 PM Pg: 1 of 5

01146-8969 3/3

Recording Cover Page

This page is added for the purpose of affixing Recording Information

Deed

Mortgage

Power of Attorney

Subordination

X Other Modification of Agreement

STEWART TITLE COMPANY
2055 W. Army Trail Rd. Suite 110
Addison, IL 60101
630-889-4050

S N
P S
S N
SC V
INT AB

UNOFFICIAL COPY

01146-8969 3/3

RECORDING REQUESTED BY **PNC Bank, NA, as successor by merger to National City Bank, successor by merger to MidAmerica Bank, FSB**

WHEN RECORDED MAIL TO:

PNC Bank, N.A.
 Request ID: **0117-130211-040**
 ATTN: **Denise M Csokuly**
2730 Liberty Avenue, M.S. P5-PCLC-01-E
Pittsburgh, PA 15222

MODIFICATION OF AGREEMENT

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

THIS MODIFICATION AGREEMENT ("Agreement") made this **04/17/2013** by and between **PNC Bank, NA, as successor by merger to National City Bank, successor by merger to MidAmerica Bank, FSB** ("Lender") and **ADAM KIETA and KATARZYNA KIETA**, ("Borrower") who previously executed a revolving Credit Agreement ("Credit Agreement") dated **03/01/2007** with a credit limit in the amount of **\$100,000.00**. 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 **03/29/2007**, in Book on Page _____, as Instrument no. **0708815013** 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 **\$100,000.00** to **\$57,600.00**.

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.

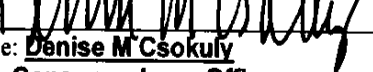
Borrower agrees to pay cost and expenses, including, but not limited to, recording fees and title insurance premiums incurred by Lender in connection herewith.

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

UNOFFICIAL COPY

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

Signed and Acknowledged this seventeenth day of April, 2013

BY: 
Name: Denise M Csokuly
Title: Consumer Loan Officer

ADAM KIETA

KATARZYNA KIETA

WITNESS: 
Print Name: Justin Wrubleski

WITNESS: 
Print Name: Amy MacNeil

STATE OF _____) SS
COUNTY OF: _____)

On _____ before me _____ the undersigned, a Notary Public in and for said state personally appeared, **ADAM KIETA and KATARZYNA KIETA**, 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

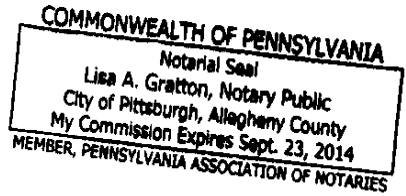
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Commonwealth of Pennsylvania
County of Allegheny

)
) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this
17 day of April, 2013 personally appeared
Denise M Csokuly as Consumer Loan Officer of PNC Bank, N.A. and acknowledged the execution
of the foregoing Agreement.

Lisa A Gratton
Notary Public:
My Commission Expires: 9-23-14
County Of Residence: Allegheny



This instrument prepared by Joseph Rainey, PNC Bank, N.A.

Please return to: PNC Bank, N.A.

Lending Services
ATTN: Denise M Csokuly
2730 Liberty Avenue, M.S. P5-PCLC-01-E
Pittsburgh, PA 15222

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EXHIBIT "A" LEGAL DESCRIPTION

File No.: 01146-8969

LOT 239 BRICKMAN MANOR THIRD ADDITION UNIT NO. 2, HIDING A SUBDIVISION OF THE SOUTHWEST 1/4 OF SECTION 24, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT REGISTERED IN THE OFFICE OF THE REGISTER OF TITLES OF COOK CO ILLINOIS, ON FEBRUARY 13, 1963 AS DOCUMENT NUMBER 2194193.

03-24-314-009-0000

1712 N. Aspen Dr.
Mount Prospect, IL. 60056

Property of Cook County Clerk's Office