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## Illinois Anti-Predatory Lending Database Program

### Certificate of Exemption



Doc#: 1317645051 Fee: \$48.25  
RHSP Fee: \$9.00 RPRF Fee: \$1.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 06/25/2013 10:59 AM Pg: 1 of 5

Report Mortgage Fraud  
800-532-8785

The property identified as: PIN: 02-08-206-006-0000

**Address:**

**Street:** 1243 N SHERWOOD LN

**Street line 2:**

**City:** PALATINE

**State:** IL

**ZIP Code:** 60067

**Lender:** PNC BANK NATIONAL ASSOCIATION SUCCESSOR BY MERGER TO NATIONAL CITY BANK

**Borrower:** JEANNE DIETRICH AKA JEANNE DIETICK, ELISA PARENTI

**Loan / Mortgage Amount:** \$60,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

**Certificate number:** DDE47EBD-F9F7-4F52-A69F-938E84B0AC1C

**Execution date:** 06/10/2013

S	Y
P	5
S	N
SA	N
INT	Y

**UNOFFICIAL COPY**This instrument was prepared by:

PNC Bank, National Association  
 Consumer Loan Center  
 2730 Liberty Avenue  
 Pittsburgh, PA 15222 81  
 P5-PCLC-02-F 569055547  
 800-762-4466  
 5547  
 Parcel I.D. Number: 02-08-206-006-0000

After recording, please return to:

PNC Bank, National Association  
 Consumer Loan Center  
 2730 Liberty Avenue  
 Pittsburgh, PA 15222  
 P5-PCLC-01-  
 Loan Folder ID #0426-130401-031

[Space Above This Line For Recording Data]

**MODIFICATION TO HOME EQUITY LINE OF CREDIT  
 AGREEMENT AND OPEN-END DEED OF TRUST/MORTGAGE**

THIS MODIFICATION AGREEMENT (this "Agreement"), dated 05/02/2013, is made between PNC Bank, National Association, successor by merger to National City Bank, and JEANNE DIETRICH aka JEANNE DIETRICK, ELISA PARENTI. In this Agreement, the word "Borrower" means each person, individually and jointly, who entered into the Line of Credit Agreement (as hereinafter defined). The words "you" and "your" mean each person, individually and jointly, who signs this Agreement below. The words "we," "us" and "our" mean PNC Bank, National Association. All capitalized terms not defined in this Agreement shall have the same meaning as given in the Line of Credit Agreement.

A. Borrower has heretofore entered into a Home Equity Line of Credit Agreement (the "Line of Credit Agreement"), dated 07/28/2003 which established a line of credit (the "Credit Line"), and which is secured by a Deed of Trust/Mortgage of the same date recorded as Instrument No. 0323820075 in Book at Page of the Cook County Land Records (the "Security Instrument") covering real property located at 1243 N SHERWOOD LN, PALATINE, IL 60067-1884 (the "Property"), (collectively, the "Loan Documents"); and

B. Borrower has requested and we have agreed to modify certain terms of the Line of Credit Agreement as set forth in this Agreement.

NOW THEREFORE, in consideration of the mutual promises contained in this Agreement, you and we agree as follows:

A. AMENDMENT OF LINE OF CREDIT AGREEMENT. Effective as of 05/02/2013 (the "Effective Date"), the Line of Credit Agreement shall be modified as follows:

1. EXTENSION OF DRAW PERIOD; REPAYMENT PERIOD. The Draw Period for the Credit Line is hereby extended for ten years, so that the Draw Period will now end on 07/28/2023 (the Draw Period's "Maturity Date"). The Repayment Period will begin on the day after the Draw Period ends and will continue until the Credit Line balance has been paid in full in accordance with the Line of Credit Agreement.

B. MODIFICATION OF SECURITY INSTRUMENT. As of the Effective Date, the Security Instrument is modified as follows:

1. EXTENSION OF MATURITY OF SECURITY INSTRUMENT. You and we intend that the lien of the Security Instrument shall secure the amounts owing on the Effective Date, obligatory future Advances

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and amounts evidenced by the Line of Credit Agreement, as extended, and amounts owing under the Security Instrument (collectively, the "Obligations") and that the Security Instrument hereby shall be renewed and extended so long as required to secure the Obligations until paid in full. As provided in the Line of Credit Agreement, (a) any FRP or FRL balances must be repaid in accordance with their terms, and (b) all other amounts outstanding at the end of the Draw Period will be repaid over a Repayment Period of 60 or 120 months, depending on the balance outstanding at the end of the Draw Period. Subject to the Line of Credit Agreement, all Obligations will be due on or before 07/28/2033.

### C. OTHER TERMS

1. This Agreement shall not be construed to be a payment, satisfaction, novation or release of the Line of Credit Agreement or the Security Instrument, in whole or in part.

2. We do not waive our right to: (i) prohibit or restrict any future amendments or modifications that you may request, or (ii) enforce any of our rights or remedies under any of the Loan Documents.

3. By signing this Agreement, you represent and warrant to us that you have no counterclaims, set-offs or defenses to our rights under the Loan Documents.

4. Each person signing this Agreement who is an owner or part owner of the Property and is not a Borrower (each, an "Owner") does not have the right to obtain loans or Advances under the Line of Credit Agreement and is agreeing only to be legally bound by the terms of this Agreement relating to the modification of the maturity of the Security Instrument and the terms of the Loan Documents relating to the Property. Such Owner's liability is limited to the Owner's interest in the Property.

5. Except as specifically amended by this Agreement, all terms and conditions of the Loan Documents shall remain in full force and effect. In the event of any irreconcilable conflict between any provision of this Agreement and any provision of the Loan Documents, the provisions of this Agreement shall control.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement to be effective on the date established herein.

WITNESS:

X Carolyn Morris  
Name: Carolyn Morris

X Carolyn Morris  
Name: Carolyn Morris

X \_\_\_\_\_  
Name: \_\_\_\_\_

X \_\_\_\_\_  
Name: \_\_\_\_\_

BORROWER:

X Jeanne Dietrich  
Name: JEANNE DIETRICH  
Alias: JEANNE DIETRICK  
Date: 5/24/13

X Elisa Parenti  
Name: ELISA PARENTI  
Alias:  
Date: 5/24/13

X \_\_\_\_\_  
Name:  
Alias:  
Date: \_\_\_\_\_

X \_\_\_\_\_  
Name:  
Alias:  
Date: \_\_\_\_\_

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## NOTARY ACKNOWLEDGMENT

STATE OF Illinois, COUNTY/CITY OF Cook, TO WIT:

On this, the 24th day of May, 2013, before me, the undersigned officer, personally appeared JEANNE DIETRICH aka JEANNE DIERTRICK, ELISA PARENTI known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained as his/her/their free act and deed.

In witness whereof, I hereunto set my hand and official seal.



Tracey L. Baugher  
Name: TRACEY L. BAUGHER  
Notary Public  
My commission expires: 11/10/13

LENDER:

PNC Bank, National Association

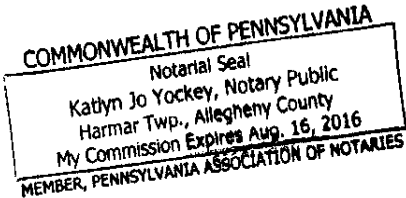
By: [Signature]  
Name: Mindy Mastalerz  
Title: AVP  
Date: JUN 04 2013

## LENDER ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF ALLEGHENY, to wit:

On this, the JUN 04 2013 day of JUN 04 2013, 2013, before me, the undersigned officer, personally appeared Mindy Mastalerz who acknowledged himself/herself to be a AVP of PNC Bank, National Association, a national banking association, and that he/she as such AVP, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the association by himself/herself as AVP.

In witness whereof, I hereunto set my hand and official seal.



Katlyn Jo Yockey  
Name: Katlyn Jo Yockey  
Notary Public  
My commission expires on AUG 16 2016

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## EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 1

Account #: 22123961  
Order Date : 04/18/2013  
Reference : 0426-130401-031  
Name : JEANNE DIETRICH  
          ELISA PARENTI  
Deed Ref: 96658275\*

Index #:  
Registered Land:  
Parcel #: 02-08-206-006-0000

**THE FOLLOWING DESCRIBED REAL ESTATE, TO WIT:**

LOT 61 IN MORGAN'S GATE SUBDIVISION, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF SECTION 8, AND THE SOUTHWEST 1/4 OF SECTION 8, AND THE SOUTHWEST 1/4 OF SECTION 9, ALL IN TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 3, 1967 AS DOCUMENT 57425912, IN COOK COUNTY, ILLINOIS.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 96658275\*, OF THE COOK COUNTY, ILLINOIS RECORDS.

