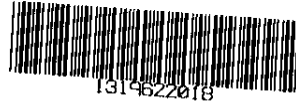


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Doc#: 1319622018 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/15/2013 09:41 AM Pg: 1 of 3

This Document was prepared by:
PNA Bank
3250 Lacey Rd #140
Downers Grove, IL 60515

When recorded, please return to:
PNA Bank
3250 Lacey Rd #140
Downers Grove, IL 60515

C.P.S./CZ 1a1

8141299

LOAN MODIFICATION AGREEMENT

Whereas, PNA Bank, formerly known as Alliance FSB, a federal savings bank, (hereinafter called "Mortgagee") granted to Harriet Wrobel, Trustee of the Harriet Wrobel Declaration of Trust Dated July 29, 2001 (hereinafter called "Mortgagor") the sum of **Ninety Seven Thousand and 00/100 (\$97,000.00) Dollars**, as evidenced by a Universal Note (called the "Note") dated 6/2/2003 and a Mortgage of even date, recorded as Document No. 0325942467, on 9/16/2003, in the office of the Recorder of Deeds of Cook County, Illinois, which cover the real property located at 4412 W. 59th St., Chicago, Illinois, 60629, set forth as follows:

PIN: 19-15-128-036-0000
See attached legal description

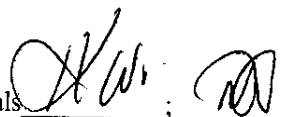
And which aforementioned Note and Mortgage are hereby incorporated herein as part of this Agreement.

Whereas, Mortgagor now wishes to extend the Balloon Maturity Date provided for in the Note and Mortgage; and

Whereas, the Mortgagee is willing to extend such Balloon Maturity Date provided for in the Note and Mortgage in exchange for:

- Mortgagor's payment of \$500 Modification fee;
- Mortgagor's reimbursement to Mortgagee for all modification costs including: Appraisal, EPA, Credit Report, Title and Recording;
- Mortgagor's execution of an Assignment of Rents and Financial Information agreement;
- The execution of an Escrow Agreement establishing an escrow for real estate taxes to be included as part of the monthly payment ;
- A signed copy of the Harriet Wrobel Declaration of Trust Dated Dated 7/29/2001;
- The execution of the Living Trust Affidavit affirming that there have been no changes to the Harriet Harriet Wrobel Declaration of Trust Dated Dated 7/29/2001 since the original Note and Mortgage were executed;
- The inclusion of Matthew Wrobel as a Cosigner to the Note;
- The execution of a Guaranty of the Note by Matthew Wrobel.

Now therefore, it is mutually agreed as follows:



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1. The Maturity Date shall be extended to 7/1/2023.
2. All references to the Original Maturity Date of 7/1/2013 shall be changed to reflect the New Maturity date of 7/1/2023.
3. The Interest Rate will remain unchanged at 7.000% per annum.
4. The Unpaid Principal Balance as of 7/1/2013 is \$62,268.51 and will be fully amortized over the remaining term of this loan with the New Maturity Date of 7/1/2023.
5. The monthly principal and interest, in the amount of \$722.99, is due on 7/1/2013 and on the first day of each succeeding month until 7/1/2023, the New Maturity Date, when all amounts outstanding become due and payable.
6. The establishment of a monthly escrow for real estate taxes in the amount of 1/12 of the prior year's real estate taxes will be included in the monthly payment due the mortgagee who will then pay the real estate taxes on behalf of the mortgagor.

That in all other respects, the terms and conditions of said Note and Mortgage shall remain in full force and effect.

In Witness Whereof, the parties have signed this agreement this 1ST day of JULY, 2013.

Harriet Wrobel

Harriet Wrobel, Trustee of the Harriet Wrobel Declaration of Trust Dated July 29, 2001

Matthew Wrobel

Matthew Wrobel

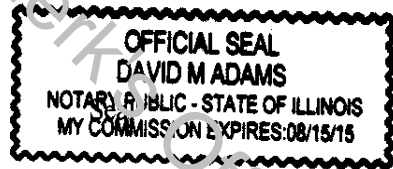
Acknowledgment:

State of Illinois, County of DuPage. This instrument was acknowledged before me on this 1ST day of JULY 2013 by Harriet Wrobel, Trustee of the Harriet Wrobel Declaration of Trust Dated July 29, 2001, and Matthew Wrobel

David Adams

David Adams, Notary Public

My Commission expires 8/15/2015



By:

Robert S. Hoffman
Robert S. Hoffman
EVP
PNA Bank

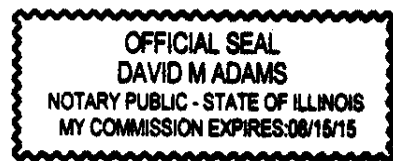
Acknowledgment:

State of Illinois, County of DuPage. This instrument was acknowledged before me on this 8TH day of JULY 2013 by Robert S. Hoffman, EVP.

My Commission expires 8/15/2015

David Adams
DAVID ADAMS, NOTARY PUBLIC

Seal



Initials HW; DA

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LOT 20 IN BLOCK 16 IN W.F. KAISER AND COMPANY'S ARDALE PARK, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 (EXCEPT THE WEST 33 FEET) OF SECTION 15, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office

