

UNOFFICIAL COPY

RECORDING REQUESTED BY PNC Bank N.A., as successor by merger to National City Bank

~~WILL BE RECORDED MANUALLY~~

Prepared by:
PNC Consumer Lending
2730 Liberty Avenue, M.S. P5-PCLC-01-E
Pittsburgh, PA 15222

Return to:
NationalLink
300 Corporate Center Dr
Suite 210
Mesa Township, PA 15103

#351286



Doc#: 1319910009 Fee: \$68.00
RHSP Fee:\$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/18/2013 10:11 AM Pg: 1 of 4

Customer Name: THOMAS L REAP and KATHERINE K REAP

MODIFICATION OF AGREEMENT

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

THIS AGREEMENT made this 12/10/2012 by PNC Bank N.A., as successor by merger to National City Bank ("Lender") and THOMAS L REAP and KATHERINE K REAP ("Borrower") previously executed a revolving Credit Agreement ("Credit Agreement") dated 05/09/2008 with a credit limit in the amount of \$422,000.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust of Mortgage ("Security Agreement") dated 12/19/12, for the use and benefit of Lender, which was recorded on 05/30/2008, in Book _____ on Page _____, as Instrument no. 0815115024 of the Office of Recorders of COOK county, state of Illinois. *inst#: 1301415098

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 \$422,000.00 to \$415,000.00.

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 Agree 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.

S N
P H
S N
M N
SC Yes
E Yes
INT N

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PNC Bank N.A., as successor by merger to National City Bank

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

Thomas L Reap
THOMAS L REAP
Katherine K Reap
KATHERINE K REAP

WITNESS:
Sarah Ingalls

Print Name: Sarah Ingalls

WITNESS:
Carrie Lane

Print Name: Carrie Lane

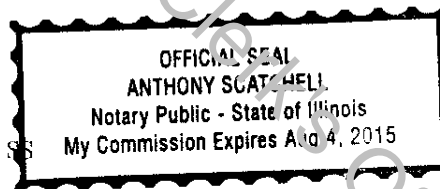
STATE OF IL) SS
COUNTY OF: COOK)

On JAN 9, 2013 before me ATSCATCHEL the undersigned, a Notary Public in and for said state personally appeared, THOMAS L REAP and KATHERINE K REAP, 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

[Signature]
Notary Public in and for said County and State



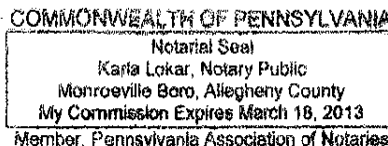
Commonwealth of Pennsylvania) SS
County of Allegheny)

On Dec 10 2012 before me, Karla Lokar, the undersigned, a Notary Public in and for said state personally appeared, Michele M Hall, Consumer Loan 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

[Signature]
Notary Public in and for said County and State



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PNC Bank N.A., as successor by merger to National City Bank

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

~~THOMAS L REAP~~
~~KATHERINE K REAP~~

WITNESS:
Sarah Ingalls

Print Name: Sarah Ingalls

WITNESS:
Carrie Lane

Print Name: Carrie Lane

STATE OF _____) SS
COUNTY OF: _____)

On _____ before me _____ the undersigned, a Notary Public in and for said state personally appeared, THOMAS L REAP and KATHERINE K REAP, 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

Commonwealth of Pennsylvania) SS
County of Allegheny)

On Dec., 10, 2012, before me, *Karla Lokar*, the undersigned, a Notary Public in and for said state personally appeared, Michele M Hall, Consumer Loan 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

Karla Lokar
Notary Public in and for said County and State

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Karla Lokar, Notary Public
Monroeville Boro, Allegheny County
My Commission Expires March 18, 2013
Member, Pennsylvania Association of Notaries

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Exhibit "A" Legal Description

All those certain parcels of land situate in the County of Cook, State of Illinois, being known and designated as follows:

PARCEL 1:

LOT 11 IN BLOCK 12 IN LLOYDS SUBDIVISION OF BLOCKS 1, 2, 3, 4 AND 5 IN TAYLORS SECOND ADDITION TO TAYLORSPOORT, BEING A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 18 AND PART OF THE NORTH WEST 1/4 OF SECTION 17; ALSO THE EAST 24 ACRES OF THE NORTH 48 ACRES OF THE NORTH EAST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2:

LOT 16 (EXCEPT THE WEST 40 FEET THEREOF) IN BLOCK 12 IN CHICAGO NORTH SHORE LAND COMPANYS SUBDIVISION IN SECTION 17 AND SECTION 18, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Being also known as: 1217 Asbury Ave., Winnetka, IL 60093

Tax ID: 05-17-112-014
05-17-112-015