



Doc#: 1329139009 Fee: \$68.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 10/18/2013 08:55 AM Pg: 1 of 4

RECORDING REQUESTED BY PNC Bank, NA, as successor by merger to National City Bank, modified to \$43,410 recorded 10/7/2010 instr# 1028049043

WHEN RECORDED MAIL TO:

PNC Bank, N.A.
Request ID: 0117-130607-088
ATTN: Michele Hall
2730 Liberty Avenue, M.S. P5-PGLC-01-E
Pittsburgh, PA 15222

Return To:
National Link # 400535
300 Corporate Center Drive
Suite 300
Moon Township, PA 15108

MODIFICATION OF AGREEMENT

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

THIS MODIFICATION AGREEMENT ("Agreement") made this 07/10/2013 by and between PNC Bank, NA, as successor by merger to National City Bank, modified to \$43,410 recorded 10/7/2010 instr# 1028049043 ("Lender") and EDWARD M MALINA and VALDA E MALINA, ("Borrower") who previously executed a revolving Credit Agreement ("Credit Agreement") dated 03/18/2009 with a credit limit in the amount of \$56,300.00. 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 03/30/2009, in Book _____, as Instrument no. 0908908237 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 \$56,300.00 to \$40,000.00.

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.

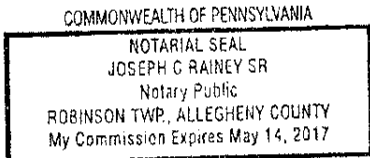
This Agreement is effective as of the date first written above.

UNOFFICIAL COPY

Commonwealth of Pennsylvania)
County of Allegheny) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 10th day of July, 2013 personally appeared Michele Hall as Consumer Loan Officer of PNC Bank, N.A. and acknowledged the execution of the foregoing Agreement.

Notary Public: Joseph C. Rainey, Sr.
Joseph C. Rainey, Sr.
My Commission Expires: 05/14/2017
County Of Residence: Allegheny



This instrument prepared by Robert Dubas, PNC Bank, N.A.

Please return to: PNC Bank, N.A.
Lending Services
ATTN: Michele Hall
2730 Liberty Avenue, M.S. P5-PCLC-01-E
Pittsburgh, PA 15222

UNOFFICIAL COPY

PNC Bank, NA, as successor by merger to National City Bank, modified to \$43,410
recorded 10/7/2010 instr# 1028049043
Signed and Acknowledged this tenth day of July, 2013

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

Edward M Malina
EDWARD M MALINA
Valda E. Malina
VALDA E MALINA

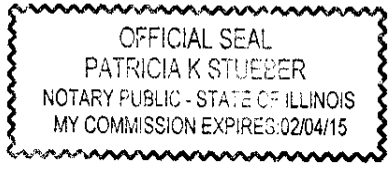
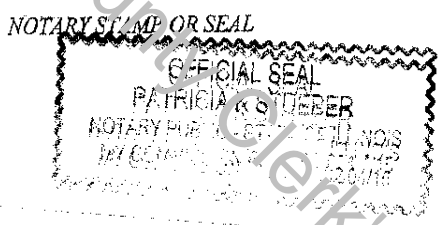
WITNESS: [Signature]
Print Name: John Christ

WITNESS: [Signature]
Print Name: Amy MacNeil

STATE OF Illinois) SS
COUNTY OF: COOK)

On August 23, 2013 before me Patricia K Stueber the undersigned, a Notary Public in and for said state personally appeared, EDWARD M MALINA and VALDA E MALINA, 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.
[Signature]
Notary Public in and for said County and State
Patricia K Stueber



UNOFFICIAL COPY

Exhibit "A" Legal Description

ALL THAT PARCEL OF LAND IN CITY OF RIVERSIDE, COOK COUNTY, STATE OF ILLINOIS, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 1418 (EXCEPT THAT PART OF LOT 1418 LYING WESTERLY OF A STRAIGHT LINE DRAWN FROM A POINT AS MEASURED ALONG THE SOUTH LINE 120 FEET EAST OF THE SOUTH WEST CORNER OF SAID LOT TO A POINT ON NORTH LINE 100 FEET EAST OF THE NORTH WEST CORNER OF SAID LOT) IN BLOCK 39 3RD DIVISION OF RIVERSIDE IN THE SOUTH WEST QUARTER SECTION 25, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

BY FEE SIMPLE DEED FROM VALDA E. MALINA, HUSBAND AND WIFE AND EDWARD M. MALINA AS SET FORTH IN DOC # 0933731029 DATED 09/03/2009 AND RECORDED 12/03/2009, COOK COUNTY RECORDS, STATE OF ILLINOIS.

PROPERTY ADDRESS:
190 SOUTHCOTE RD
RIVERSIDE, IL 60546

Tax ID: 15-25-305-043

Cook County Clerk's Office