



This Document Prepared By:  
**CLAUDIA LUCIO**  
**PNC MORTGAGE, A DIVISION OF**  
**PNC BANK, NATIONAL**  
**ASSOCIATION**  
**3232 NEWMARK DR**  
**MIAMISBURG, OH 45342**  
**(888) 224-4702**

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN TITLE INSURANCE CO.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING

 VAINORAS  
47963290 IL  
FIRST AMERICAN ELS  
MODIFICATION AGREEMENT  


Tax/Parcel No. 24171190380000

[Space Above This Line for Recording Data]  
Original Principal Amount: \$141,000.00 Freddie Mac Loan No.:723096168  
Unpaid Principal Amount: \$128,516.12 Loan No.:0002842284  
New Principal Amount \$178,037.12  
New Money (Cap): \$49,521.00

**LOAN MODIFICATION AGREEMENT (MORTGAGE)**  
**(To a Fixed Interest Rate)**

**IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Loan Modification Agreement (the "Agreement"), made and effective this 1ST day of SEPTEMBER, 2013, between PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, and PAULIUS VAINORAS AN UNMARRIED MAN ("Borrower"), whose address is 10603 OXFORD AVE, CHICAGO RIDGE, ILLINOIS 60415, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated OCTOBER 28, 2003, in the original principal sum of U.S. \$141,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161 04182013\_57  
First American Mortgage Services

0002842284

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Instrument”) and Rider(s), if any, dated the same date as the Note and recorded on **NOVEMBER 28, 2003** in **INSTRUMENT NO. 0333242112**, of the **OFFICIAL** Records of **COOK COUNTY, ILLINOIS**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the “Property”, located at:

**10603 OXFORD AVE, CHICAGO RIDGE, ILLINOIS 60415**  
[Property Address]

the real property described being set forth as follows:

**LOT 3 (EXCEPT THE NORTH 2 FEET THEREOF) AND LOT 4 IN BLOCK 6 IN CHICAGO RIDGE, A SUBDIVISION OF THE NORTHWEST QUARTER OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. **Current Balance.** As of **SEPTEMBER 1, 2013**, the amount payable under the Note and Security Instrument (the “Unpaid Principal Balance”) is U.S. **\$178,037.12**.
2. **Interest Rate.** Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.0000%**, beginning **SEPTEMBER 1, 2013**, both before and after any default described in the Note. The yearly rate of **4.0000%** will remain in effect until principal and interest is paid in full.
3. **Monthly Payments and Maturity Date.** Borrower promises to make monthly payments of principal and interest of U.S. **\$744.09**, beginning on the **1ST** day of **OCTOBER, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2053**, (the “Maturity Date”), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. **Place of Payment.** Borrower must make the monthly payments at **3232 NEWMARK DR, MIAMISBURG, OH 45342** or such other place as Lender may require.
5. **Partial Payments.** Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. **Property Transfer.** If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender’s prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the Security

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Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.
8. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Property of Cook County Clerk's Office

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In Witness Whereof, the Lender have executed this Agreement.

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION

By ~~Amber Johnston~~ Eileen Burrall - Eileen Burrall (print name) 9/30/13 Date  
Mortgage Officer (title)

[Space Below This Line for Acknowledgments]

### LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 9/30/13  
(date) by Eileen Burrall, the MORTGAGE OFFICER of PNC MORTGAGE, A DIVISION OF  
PNC BANK, NATIONAL ASSOCIATION, a \_\_\_\_\_  
national association, on behalf of the national association

[Signature]  
Notary Public



SHARITA WISE  
NOTARY PUBLIC  
IN AND FOR THE STATE OF OHIO  
MY COMMISSION EXPIRES SEPT. 30, 2015

Printed Name: Sharita Wise  
My commission expires: 9/30/2015

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION  
3232 NEWMARK DR  
MIAMISBURG, OH 45342

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In Witness Whereof, I have executed this Agreement.

*Paulius Vainoras* (Seal)  
Borrower  
**PAULIUS VAINORAS**  
09/25/13  
Date

\_\_\_\_\_  
Borrower (Seal)  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower (Seal)  
\_\_\_\_\_  
Date

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Borrower (Seal)  
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Date

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Borrower (Seal)  
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Date

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Borrower (Seal)  
\_\_\_\_\_  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments] \_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**  
State of ILLINOIS

County of Cook

This instrument was acknowledged before me on September 25, 2013 (date) by

**PAULIUS VAINORAS** (name/s of person/s).

*Claudia Muenster* (Signature of Notary Public)

(Seal)

