

This Document Prepared By:
JANE HARRISON
PNC MORTGAGE
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When recorded mail to: #8162168
First American Title
Loss Mitigation Title Services 1454
P.O. Box 27670
Santa Ana, CA 92799
RE: PATRICK - PROPERTY REPORT

Tax/Parcel No. 19294100250000

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Original Principal Amount: \$265,253.00

FHA/VA Case No.: 137-3703706 703

Unpaid Principal Amount: \$279,484.21

Loan No: 0005818307

New Principal Amount \$273,448.89

New Money (Cap): \$0.00

48179164

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 17TH day of OCTOBER, 2013, between JEFFREY J PATRICK HUSBAND, THERESA PATRICK WIFE ("Borrower") whose address is 7832 MAYFIELD AVENUE, BURBANK, ILLINOIS 60459 and PNC MORTGAGE ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated AUGUST 31, 2007 and recorded on SEPTEMBER 21, 2007 in INSTRUMENT NO. 0726405166, of the OFFICIAL Records of COOK COUNTY, ILLINOIS, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

7832 MAYFIELD AVENUE, BURBANK, ILLINOIS 60459

(Property Address)

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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

1. As of **NOVEMBER 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$273,448.89**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. 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 **4.5000%**, from **NOVEMBER 1, 2013**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,385.53**, beginning on the 1ST day of **DECEMBER, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.5000%** will remain in effect until principal and interest are paid in full. If on **NOVEMBER 1, 2043** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. 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 delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph 1.1 of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt,**

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by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

6. 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 as 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

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In Witness Whereof, the Lender has executed this Agreement.

PNC MORTGAGE


 By EILEEN BURRALL (print name) 11-12-13 Date
 Authorized Representative (title)

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of OH

County of Montgomery

The foregoing instrument was acknowledged before me this 11-12-13
 (date) by EILEEN BURRALL the **AUTHORIZED REPRESENTATIVE** of **PNC MORTGAGE**, a
 _____, corporation, on behalf of the corporation


 Notary Public

Printed Name: KEITH J. BENNETT
 NOTARY PUBLIC • STATE OF OHIO
 Recorded in Montgomery County
 My commission expires: My commission expires Sept. 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.

[Signature] (Seal)

Borrower
JEFFREY J PATRICK

Date
11/2/13

Borrower (Seal)

Date

Borrower (Seal)

Date

[Space Below This Line for Acknowledgments]

[Signature] (Seal)

Borrower
THERESA PATRICK

Date
11/2/13

Borrower (Seal)

Date

Borrower (Seal)

Date

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of COOK

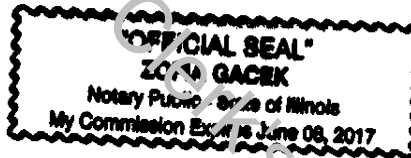
This instrument was acknowledged before me on NOVEMBER 2nd 2013 (date) by

JEFFREY J PATRICK, THERESA PATRICK (names of person/s acknowledged).

[Signature]
Notary Public
(Seal)

Printed Name: ZOFIA GACEK

My Commission expires:
06-08-2017



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EXHIBIT A

BORROWER(S): JEFFREY J PATRICK HUSBAND, THERESA PATRICK WIFE

LOAN NUMBER: 0005818307

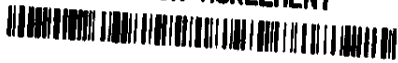
LEGAL DESCRIPTION:

THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF ILLINOIS, COUNTY OF COOK, CITY OF BURBANK, AND DESCRIBED AS FOLLOWS: LOT 11 IN BLOCK 23 IN F.H. BARTLETT'S GREATER 79TH STREET SUBDIVISION, A SUBDIVISION OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 29, ALSO THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO KNOWN AS: 7832 MAYFIELD AVENUE, BURBANK, ILLINOIS 60459

**PATRICK
48179164**

**FIRST AMERICAN ELS
MODIFICATION AGREEMENT**



IL

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