

IDENTIFIED TRUE AND CORRECT COPY OF THE ORIGINAL WHICH HAS BEEN SENT FOR RECORDATION BY: *[Signature]*

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

When recorded mail to: #:9222509
First American Title
Loss Mitigation Title Services 1454 1
P O Box 27670
Santa Ana, CA 92799
RE CAMPOS - MOD REC SVC

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

Tax/Parcel No. 18024020130000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$219,514.00
Unpaid Principal Amount: \$201,461.62
New Principal Amount \$154,127.24
New Money (Cap): \$0.00

FHA/VA Case No.:
Loan No. 0003848613

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 8TH day of FEBRUARY, 2013, between GUILLERMO CAMPOS, GLORIA AVINA ("Borrower") whose address is 8101 CHRISTIE AVENUE, LYONS, ILLINOIS 60534 and PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION ("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 FEBRUARY 8, 2005 and recorded on FEBRUARY 23, 2005 in INSTRUMENT NO. 0505405211, 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

8101 CHRISTIE AVENUE, LYONS, ILLINOIS 60534
(Property Address)

the real property described being set forth as follows:

UNOFFICIAL COPY**LOT 38 IN DANCASTER'S SUBDIVISION OF THE NORTH 10 ACRES OF THE NORTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 2, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

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, **MARCH 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$**154,127.24**, 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 **3.7500%**, from **MARCH 1, 2013**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **713.79**, beginning on the **1ST** day of **APRIL, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.7500%** will remain in effect until principal and interest are paid in full. If on **MARCH 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 A.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.

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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, 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 benefit of the Borrower, its executors, administrators, and assigns of the Borrower.

 CAMPOS
 #3026541 IL
 FIRST AMERICAN ELS
 MODIFICATION AGREEMENT


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In Witness Whereof, the Lender has executed this Agreement.

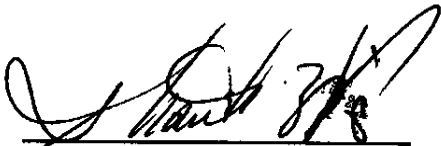
PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION


 By EILEEN BURRALL (print name) 02-28-13 Date
 Authorized Representative (title)
 _____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

State of Ohio
 County of Montgomery

The foregoing instrument was acknowledged before me this 2-28-13
 (date) by **EILEEN BURRALL**, the **AUTHORIZED REPRESENTATIVE** of **PNC MORTGAGE, A**
DIVISION OF PNC BANK, NATIONAL ASSOCIATION, a
 _____, corporation, on behalf of the corporation


 Notary Public

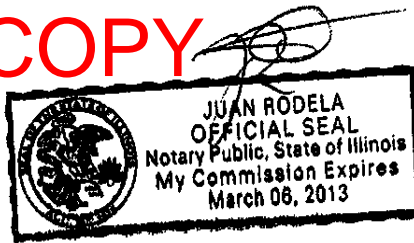


SHARITA WISE
 NOTARY PUBLIC
 IN AND FOR THE STATE OF OHIO
 MY COMMISSION EXPIRES SEPT. 30, 2015

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.

Guillermo Campos (Seal)
Borrower
GUILLERMO CAMPOS
2-18-13
Date

Gloria Avina (Seal)
Borrower
GLORIA AVINA
2-18-13
Date

____ (Seal)
Borrower

____ (Seal)
Borrower

Date

Date

____ (Seal)
Borrower

____ (Seal)
Borrower

Date

Date

____ [Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of **ILLINOIS**

County of Cook

This instrument was acknowledged before me on February 18th 2013 (date) by

GUILLERMO CAMPOS, GLORIA AVINA (name/s of person/s)

(Signature of Notary Public)

(Seal)

