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Doc#: 1609146013 Fee: \$54.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/31/2016 08:57 AM Pg: 1 of 4

RECORDING REQUESTED BY **PNC BANK, N.A.**

1601073 IL
WHEN RECORDED MAIL TO:

PNC Bank, N.A.
Request ID: **0117-160128-032**
ATTN: **Kelly Clemenich**
6750 Miller Rd. M.S. BR-YB58-01-B
Brecksville, OH 44141

✓
Ravenswood Title Company LLC
319 W. Ontario Street
Suite 2N-A
Chicago, IL 60654

MODIFICATION OF AGREEMENT

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

This MODIFICATION OF AGREEMENT ("Agreement") is made this ninth day of February, 2016 by and between PNC BANK, N.A. ("Lender") and DIVYANG JOSHI and CAROLINE JOSHI, ("Borrower"), who have previously executed a revolving Credit Agreement ("Credit Agreement") dated 02/03/2015 with a credit limit in the amount of \$339,000.00. 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 02/27/2015, in Book on Page _____, as Instrument no. 1505834026 of the Office of Records 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 referenced Credit Agreement from \$339,000.00 to \$239,000.00.

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 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 costs 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.

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PNC BANK, N.A.

Signed and Acknowledged this ninth day of February, 2016

BY: [Signature]
Name: Kelly Clemenich
Title: Assistant Vice President

[Signature]

DIVYANG JOSHI
[Signature]

CAROLINE JOSHI

WITNESS: [Signature]
Print Name: Christina Revmatas

WITNESS: [Signature]
Print Name: Tammy Borden

STATE OF: IL) SS
COUNTY OF: COOK)

On 2/20/2016 before me Michael Curtin the undersigned, a Notary Public in and for said state personally appeared, **DIVYANG JOSHI and CAROLINE JOSHI**, 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

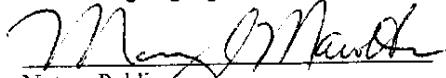
NOTARY STAMP OR SEAL
"NOTARY SEAL"
Michael Curtin
Notary Public, State of Illinois
My Commission Expires October 24, 2018

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State of Ohio
County of Cuyahoga

) SS
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Before me, the undersigned, a Notary Public in and for said County and State, this
9 day of FEBRUARY, 2016 personally appeared
Kelly Clemenich as Assistant Vice President of PNC Bank, N.A. and acknowledged the execution
of the foregoing Agreement.



Notary Public:
My Commission Expires:
County Of Residence:



Mary A. Marotta, Notary Public
Residence - Cuyahoga
State Wide Jurisdiction, Ohio
My Commission Expires 18-Feb-2017

This instrument prepared by Christina Revmatas, PNC Bank, N.A.

Please return to: PNC Bank, N.A.
Lending Services
ATTN: Kelly Clemenich
6150 Miller Rd. M.S. BR-YB58-01-B
Brecksville, OH 44141

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EXHIBIT A

LOT 37 IN CHARLES J. FORD'S SUBDIVISION OF BLOCK 19 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTH WEST 1/4 OF THE NORTH EAST 1/4 AND THE SOUTH EAST 1/4 OF THE NORTH WEST 1/4 AND THE EAST 1/2 OF THE SOUTH EAST 1/4 THEREOF), IN COOK COUNTY, ILLINOIS.

PIN: 14-19-224-009-0000

Property of Cook County Clerk's Office