

# UNOFFICIAL COPY

Doc#: 1705206166 Fee: \$54.00  
Karen A. Yarbrough  
Cook County Recorder of Deeds  
Date: 02/21/2017 11:16 AM Pg: 1 of 4

WHEN RECORDED MAIL TO:

PNC Bank, N.A.  
Request ID: 0117-161117-015  
ATTN: Kelly Clemenich  
6750 Miller Rd. M.S. BR-YB58-01-B  
Brecksville, OH 44141

## MODIFICATION OF AGREEMENT 162160162

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

This MODIFICATION OF AGREEMENT ("Agreement") is made this thirteenth day of December, 2016 by and between PNC Bank, N.A., as successor by merger to National City Bank, N.A ("Lender") and MANUEL PLACENCIA and BARBARA HARRINGTON, ("Borrower"), who have previously executed a revolving Credit Agreement ("Credit Agreement") dated 09/09/2005 with a credit limit in the amount of \$33,450.00. To secure the Borrower's obligations under the Credit Agreement, Borrower also executed a Deed of Trust or Mortgage ("Security Agreement") dated 9/9/05, for the use and benefit of Lender, which was recorded on 09/26/2005 in Book on Page \_\_\_\_\_, as Instrument no. 0526926129 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 referenced Credit Agreement from \$33,450.00 to \$26,000.00.

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., as successor by merger to National City Bank, N.A**

Signed and Acknowledged this thirteenth day of December, 2016

BY: *Kelly Clemench*  
Name: Kelly Clemench  
Title: Assistant Vice President

MANUEL PLACENCIA

BARBARA HARRINGTON

WITNESS:  
*Tammy Borden*  
Print Name: Tammy Borden

WITNESS:  
*Christina Revmatas*  
Print Name: Christina Revmatas

STATE OF: \_\_\_\_\_ ) SS  
COUNTY OF: \_\_\_\_\_ )

On \_\_\_\_\_ before me \_\_\_\_\_ the undersigned, a Notary Public in and for said state personally appeared, **MANUEL PLACENCIA and BARBARA HARRINGTON**, 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. *NOTARY STAMP OR SEAL*

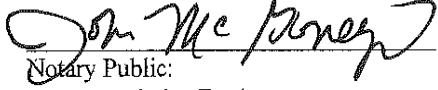
\_\_\_\_\_  
Notary Public in and for said County and State

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State of Ohio  
County of Cuyahoga

) SS  
)

Before me, the undersigned, a Notary Public in and for said County and State, this  
day of Dec 13 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:

This instrument prepared by Anthony Lewis, PNC Bank, N.A.

Please return to: PNC Bank, N.A.  
Lending Services  
ATTN: Kelly Clemenich  
6750 Miller Rd. M.S. BR-YB58-01-B  
Brecksville, OH 44141



**JOHN MCGONEGAL, NOTARY PUBLIC**  
Residence - Lorain County  
State Wide Jurisdiction, Ohio  
My Commission Expires 28-Jun-2017

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## EXHIBIT A

UNIT 3B, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, IN THE 916 WEST WOLFRAM CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT 26390808, AS AMENDED FROM TIME TO TIME, IN PART OF SECTION 29, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 14-29-225-033-1006

Property of Cook County Clerk's Office