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Doc#: 0512922071
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 05/09/2005 08:28 AM Pg: 1 of 3

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: FT1120

Property of Cook County Clerk's Office

Space above this line for recording data

HOME EQUITY LOAN PLAN ACCOUNT MODIFICATION

Application # 0503145816 Account # 0004746584799002211

Tax Parcel Identifier Number 02-21-100-029-0000

THIS AGREEMENT is made by and between RICHARD R. MAREK AND LESLIE D. MAREK, HIS WIFE, AS TENANTS BY THE ENTIRETY.

And Associated Bank, for the purpose described below.

7023850

- A. You established a Home Equity Loan Plan with Associated Bank on 10/30/03. Your account is evidenced in part by the following documents:
- 1) A Home Equity Loan Account Agreement;
 - 2) A Mortgage Note; and
 - 3) A Real Estate Mortgage.
- B. Your Account specified a credit limit of \$ 75,000.00, which is also the amount of the Mortgage Note and Real Estate Mortgage. You have requested Associated Bank to increase your credit limit in the amount of \$ 125,000.00 which has been approved.
- C. This Modification Agreement increases the mortgage amount on the real estate described more fully in the Real Estate Mortgage, which was recorded in the Office of the Register of Deeds for Cook County on 11/07/03 in Reel/Volume Number _____, Image/Page Number 0, as Document Number 0331134089.

AGREEMENT

The above referenced Borrower(s) and Associated Bank therefore mutually agree as follows:

1. Your Equity Loan Plan Account Agreement, Mortgage Note, and Real Estate Mortgage described above is modified to provide for a credit limit of \$ 200,000.00 which will be your new credit limit, and the amount of your Mortgage Note and Real Estate Mortgage is increased to an amount equal to the new credit limit.

5/12/05
MM
[Signature]

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Appl # 0503145816

Loan # 0004746584799002211

2. The principal amount referenced in the Real Estate Mortgage securing the Equity Loan Plan Account and Mortgage Note # 0004746584799002211 is increased to an amount equal to the modified credit limit. Any reference to the amount of the mortgage in the Real Estate Mortgage securing this Equity Loan Plan Agreement and Mortgage Note shall equal the modified credit limit pursuant to this Modification Agreement.
3. All other terms and conditions of the Equity Loan Plan Account Agreement and Mortgage Note and Real Estate Mortgage remain the same and are not affected by the modification.
4. Notwithstanding the foregoing, you will not make and we will not be obligated to honor any purchases or cash advances in excess of your old credit limit until any rescission period applicable to the increase in your credit limit, according to this Modification, has expired, and we are reasonably satisfied that no person with the right to rescind the amount of the increased credit limit has done so.

Each person who has signed below acknowledges receiving an exact copy of this Agreement. The undersigned acknowledges receipt of an exact and completed copy of the Mortgage.

Signed and Sealed this 23 day of March, 2005.

Richard R. Marek (SEAL)

Leslie D. Marek (SEAL)

* RICHARD R MAREK

* LESLIE D MAREK

_____(SEAL)

_____(SEAL)

* _____

* _____

This instrument was drafted by A2C

~~After recording, return to:~~ Associated Bank, 1305 Main Street, P. O. Box 226, Stevens Point, WI 54481

*Type or print name signed above.

ACKNOWLEDGEMENT

STATE OF ILLINOIS)
) SS
COOK County)

I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY THAT

RICHARD R. MAREK AND LESLIE D. MAREK, HIS WIFE, AS TENANTS BY THE ENTIRETY.

Personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein, set forth, including the release and waiver of the right of homestead.

Given under my hand and official seal this 23 day of March, 2005.

Diane Lemon
(Notary Public)

* Diane Lemon
Commission Expires: 8/22/2007



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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

LOT 4 IN HUNTING HILLS OF INVERNESS OF THE PROPERTY OF ARTHUR T. MCINTOSH AND COMPANY BEING A SUBDIVISION OF PARTS OF SECTION 20 AND SECTION 21, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE 3RD PRINCIPAL. MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Parcel Number: 02-21-100-029-0000
RICHARD R. MAREK AND LESLIE D. MAREK,
HUSBAND AND WIFE

1549 APPLEBY ROAD, INVERNESS IL 60067
Loan Reference Number : 0503145816
First American Order No: 7023850
Identifier: ELS

PROPERTY OF COOK COUNTY Clerk's Office