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0632915034

Doc#: 0632915034 Fee: \$30.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 11/27/2006 07:57 AM Pg: 1 of 4

Property of Cook County Clerk's Office

**HOME EQUITY LOAN PLAN ACCOUNT
MODIFICATION**



Please return document to:
FIRST AMERICAN TITLE INSURANCE CO.,
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE SUITE 200
CLEVELAND, OHIO 44114
ATTN: NATIONAL RECORDINGS

Parcel Number

02-21-100-039-0000

SY
PH
MY
BMR
SO
4/5

4/5

UNOFFICIAL COPY**HOME EQUITY LOAN PLAN
ACCOUNT MODIFICATION**

Space above this line for recording data

Application # 0609073955Account # 0004746584799002211Tax Parcel Identifier Number 02-21-100-029-000010544339THIS AGREEMENT is made by and between RICHARD R. MAREK AND LESLIE D. MAREK, husband and wife

And Associated Bank, for the purpose described below.

- 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 \$ 175,000.00 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 _____, as Document Number 0331134089.

See attached legal description

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 \$ 250,000.00 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.

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Appl # 0609075955
Loan # 0004746584799002211

- 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.
- 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.
- 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 acknowledge receipt of an exact and completed copy of the Mortgage.

Signed and Sealed this 6 day of October, 2006.

Richard R. Marek (SEAL)

Leslie D. Marek (SEAL)

* RICHARD R. MAREK

* LESLIE D. MAREK

(SEAL)

(SEAL)

* _____

This instrument was drafted by Danielle Walters

~~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, husband and wife

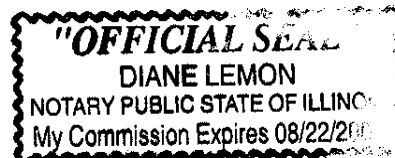
Personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein,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

Given under my hand and official seal this 6 day of October, 2006.

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 THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Permanent Parcel Number: 02-21-100-029-0000

RICHARD R. MAREK AND LESLIE D. MAREK, MARRIED TO EACH OTHER, NOT IN TENANCY IN COMMON, NOR IN JOINT TENANCY, BUT IN TENANCY BY THE ENTIRETY

1549 APPLEBY ROAD, INVERNESS IL 60067

Loan Reference Number : 0609075955

First American Order No: 10544339

Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE

 MAREK
10544339

FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT



FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: FACT

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