

**HOME EQUITY LOAN PLAN  
ACCOUNT MODIFICATION**

13082506

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Application # 0708301925 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, 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 \$ 365,000.00 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 6, as Document Number 033113089.

\*\*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 \$ 440,000.00 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.

# UNOFFICIAL COPY

App # 070800935  
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 acknowledges receipt of an exact and completed copy of the Mortgage.

Signed and Sealed this 17 day of September, 2007.

Richard R Marek (SEAL)      Leslie D Marek (SEAL)

\* RICHARD R MAREK

\* LESLIE D MAREK

\_\_\_\_\_ (SEAL)

\_\_\_\_\_ (SEAL)

\*

This instrument was drafted by LAURA CORTINA

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 )  
Cook ) SS  
County) )

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

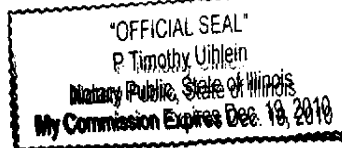
RICHARD R. MAREK AND LESLIE D. MAREK, HUSBAND AND WIFE

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 17 day of September, 2007.

P. Timothy Uihlein  
(Notary Public)

\* P. Timothy Uihlein  
Commission Expires: 12/19/2010



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## EXHIBIT "A"

### LEGAL DESCRIPTION

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

02-21-100-029-0000  
1549 APPLEBY RD: INVERNESS, IL 60067

0708300935  
34611069/E

MAREK  
13082506 IL  
FIRST AMERICAN LENDERS ADVANTAGE  
MODIFICATION AGREEMENT

*Return to:*  
First American Title Insurance Co.  
Lenders Advantage  
1100 Superior Avenue, Suite 200  
Cleveland, Ohio 44114  
Attn: FACT

Property of Cook County Clerk's Office