

**HOME EQUITY LOAN PLAN
ACCOUNT MODIFICATION**

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Application # 0708207537 Account # 0004009293729200570

Tax Parcel Identifier Number 05-21-414-033-0000 13002663

THIS AGREEMENT is made by and between ANDREW J PLUTA, a married individual to
Kelly Pluta, Husband and wife

And Associated Bank, for the purpose described below.

- A. You established a Home Equity Loan Plan with Associated Bank on 12/29/05. 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 \$ 100,000.00, 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 \$ 150,000.00 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 01/19/06 in Reel/Volume Number _____, Image/Page Number 0, as Document Number 0601912080.

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 # 0708207532

Loan # 0004009293729200570

2. The principal amount referenced in the Real Estate Mortgage securing the Equity Loan Plan Account and Mortgage Note # 0004009293729200570 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 4 day of September, 2007.

Andrew Pluta (SEAL) *Kelly Pluta* (SEAL)

* ANDREW PLUTA * Kelly Pluta

_____ (SEAL) _____ (SEAL)

* _____ * _____

This instrument was drafted by STEVE PATNER
 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 IL)
) SS
Cook County)

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

ANDREW J PLUTA, A MARRIED INDIVIDUAL to KELLY PLUTA HUSBAND AND WIFE

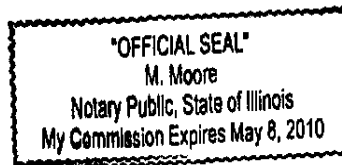
Personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/she/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein,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

Given under my hand and official seal this 4 day of September, 2007.

M. Moore
 (Notary Public)

* *M. Moore*

Commission Expires: May 8 2010



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EXHIBIT A

SITUATED IN THE COUNTY OF COOK AND STATE OF ILLINOIS:

THE SOUTH 33 FEET OF LOT 18, AND THE NORTH 12 FEET OF LOT 21
IN TRIER CENTER NEIGHBORHOOD, A SUBDIVISION OF LOT 7 OF
CIRCUIT COURT PARTITION IN THE SOUTHEAST 1/4 OF SECTION 21,
TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Parcel Number: 05-21-414-033-0000
ANDREW J. PLUTA AND KELLY MATTHEWS-PLUTA, HUSBAND AND WIFE,
NOT AS TENANTS IN COMMON, NOT AS JOINT TENANTS,
BUT AS TENANTS BY THE ENTIRETY

124 WOODLAND AVENUE, WINNETKA, IL 60093
Loan Reference Number : 0708207532
First American Order No: 13002663
Identifier: FIRST AMERICAN LENDERS ADVANTAGE

 PLUTA
13002663
IL
FIRST AMERICAN LENDERS ADVANTAGE
MODIFICATION AGREEMENT


Return to
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: SALES DEPT.

Clerk's Office