

# UNOFFICIAL COPY

When Recorded Return To:  
Accurate Title Group  
2925 Country Drive  
St. Paul, MN 55117



Doc#: 1212219030 Fee: \$44.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 05/01/2012 09:54 AM Pg: 1 of 3

77051082

Tax Parcel Identifier Number:

14-19-321-025-0000

## HOME EQUITY LOAN PLAN ACCOUNT MODIFICATION

774753-1

Space above this line for recording data

Application # 1102016606

Account # 3727203808

THIS MODIFICATION is made by and between

**David M. Kerber and Nichole R. Mann, Husband and Wife**

And **Associated Bank, National Association** ("Associated Bank N.A.") for the purpose described below).

- A. You established a Home Equity Loan Plan with Associated Bank N.A. on August 22, 2011. Your Account is evidenced in part by the following documents:
  - 1) An Equity Loan Plan Account Agreement and Mortgage Note;
  - 2) An Addendum to Equity Loan Plan Account Agreement and Mortgage Note; and
  - 3) A real estate Mortgage on your home.
- B. Your Account specified a credit limit of \$ 182,000.00, which is also the amount of the Equity Loan Plan Account Agreement and Mortgage Note and Mortgage. You have requested Associated Bank N.A. to decrease your credit limit to \$ 96,500.00, which has been approved.
- C. This Modification Agreement decreases the mortgage amount on the real estate described more fully in the Mortgage, which was recorded in the Office of the Register of Deeds for Cook County on September 26, 2011, as Document Number 1126910077.

Property Address: 3303 N Hamilton Ave, Chicago, IL 60618

Legal description: Lot 28 in Block 14 in C.T. Yerkes Subdivision of Blocks 33, 34, 35, 36, 41, 42, 43, and 44 in subdivision of Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, (except the SW ¼ of the NE ¼ and the SE ¼ of the NW ¼ and the East ½ of the SE ¼ thereof) in Cook County, Illinois.

### AGREEMENT

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

1. Your Equity Loan Plan Account Agreement and Mortgage Note described above is modified to provide for a credit limit of \$ 96,500.00 which will be your new credit limit.
2. The principal amount referenced in the Mortgage securing the Equity Loan Plan Account and Mortgage Note # ending in 3808 is decreased to an amount equal to the modified credit limit. Any

S  
P  
S  
S  
S  
S  
S  
S  
S

(1/31/2008)

# UNOFFICIAL COPY

reference to the amount of the mortgage in the 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 Mortgage remain the same and are not affected by the modification.

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

Signed and Sealed this 16 day of April, 2012.

David M. Kerber (SEAL)

\* David M. Kerber

Nichole R. Mann (SEAL)

\* Nichole R. Mann

\*Type or print name signed above.

This instrument was drafted by Julie Piech, 1305 Main Street, Stevens Point, WI 54481

### ACKNOWLEDGEMENT

STATE OF Illinois  
COUNTY OF Cook

I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY THAT **David M. Kerber and Nichole R. Mann, Husband and Wife**

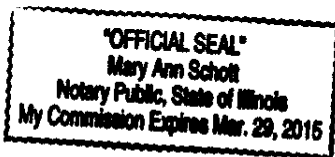
Personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before me this day in person, and acknowledged that he/sh:/they signed, sealed and delivered the said instrument as his/her/their free and voluntary act for the uses and purpose therein,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

Given under my hand and official seal this 16th day of April, 2012.

Mary Ann Schott  
(Notary Public)

\* Mary Ann Schott

Commission Expires: 03-29-2015



# UNOFFICIAL COPY

## SIGNATURE ADDENDUM TO MODIFICATION AGREEMENT

**Additional Signor:**

*Julie Piech*  
Julie Piech

**Acknowledgement:**

State of Wisconsin  
County of Portage

This instrument was acknowledged before me this 17 day of April, 2012 by  
Julie Piech, Loan Processor for Associated Bank, N.A.

My commission expires: 04/14/2015

(seal)

*Kathy L. Smith*  
Notary Public - Kathy L Smith

KATHY L. SMITH  
NOTARY PUBLIC  
STATE OF WISCONSIN



+U02593557\*  
10201 4/19/2012 77651082/1

Property of Cook County Clerk's Office