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Doc#: 1507029019 Fee: \$42.00
RHSP Fee: \$9.00 RPRF Fee: \$1.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 03/11/2015 10:53 AM Pg: 1 of 3

Return to: Associated Bank, N.A.
1305 Main Street MS7701
Stevens Point, WI 54481

Tax Parcel Identifier Number:

05-27-402-003-0000

HOME EQUITY LOAN PLAN ACCOUNT MODIFICATION

Account # E 006657

Space above this line for recording data

THIS AGREEMENT is made by and between

KEVIN SPEICHER AND MARY SPEICHER

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

- A. You established a Home Equity Loan Plan with Associated Bank on JANUARY 14, 2014. 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 \$ 250,000.00, which is also the amount of the Equity Loan Plan Account Agreement and Mortgage Note and Mortgage. You have requested Associated Bank to decrease your credit limit to \$ 220,700.00, 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, ILLINOIS on FEBRUARY 21, 2014 as Document Number 1405210059.

Property Address: 823 CHESTNUT AVE, WILMETTE, IL 60091-1743

Legal description: LOT 5 (EXCEPT THE EAST 10 FEET THEREOF) AND LOT 6 (EXCEPT THE WEST 10 FEET THEREOF) IN BLOCK 4 IN MILTON H WILSON'S ADDITION TO WILMETTE, SAID ADDITION BEING A SUBDIVISION IN FRACTIONAL SECTION 26 AND SECTION 27, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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AGREEMENT

The above referenced Borrower(s) and Associated Bank 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 \$ 220,700.00 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 E 006657 is decreased to an amount equal to the modified credit limit. Any 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 26 day of JANUARY, 2015

[Signature] (SEAL)
* KEVIN SPEICHER

[Signature] (SEAL)
* MARY SPEICHER

*Type or print name signed above.

This instrument was drafted by KRISTINA WALTENBERG, 1305 Main Street, Stevens Point, WI 54481

ACKNOWLEDGEMENT

STATE OF Illinois
COUNTY OF COOK

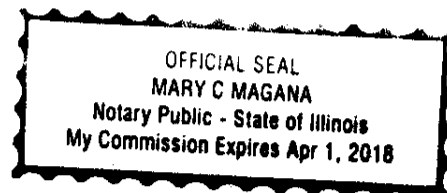
I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY THAT KEVIN SPEICHER AND MARY SPEICHER

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 26 day of January, 2015

[Signature]
(Notary Public)

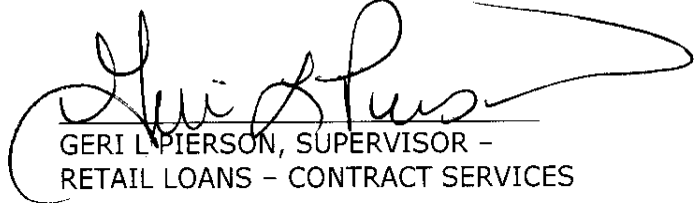
Commission Expires: 4.1.2018



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ASSOCIATED BANK, N.A.
CORPORATE NAME

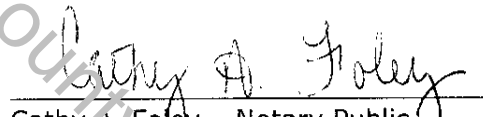
LENDERS NOTARIZATION


GERI L. PIERSON, SUPERVISOR -
RETAIL LOANS - CONTRACT SERVICES

STATE OF WISCONSIN

COUNTY OF PORTAGE

On 1-30-15 Catny A. Foley, before me, the undersigned, a Notary public in and for said county and state, personally appeared as Geri L Pierson, Supervisor - Retail Loans - Contract Services at Associated Bank, N.A. and he/she acknowledged that the foregoing instrument was executed for the purposes therein expressed.


Cathy A. Foley - Notary Public
My Commission Expires: 08/15/17

