

9/19/18
JPS

STATE OF WISCONSIN CIRCUIT COURT MILWAUKEE COUNTY

Jeckl Rental, LLC vs. Douville Mansion, LLC et al

**Electronic Filing
Notice**

Case No. 2018CV007553
Class Code: Foreclosure of Mortgage

FILED
09-12-2018
John Barrett
Clerk of Circuit Court
2018CV007553
Honorable Ellen R
Brostrom-06
Branch 06

CITY OF WEST ALLIS
7525 W. GREENFIELD AVENUE
MILWAUKEE WI 53214

Case number 2018CV007553 was electronically filed with/converted by the Milwaukee County Clerk of Circuit Court office. The electronic filing system is designed to allow for fast, reliable exchange of documents in court cases.

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Pro Se opt-in code: 7edb78

Unless you register as an electronic party, you will be served with traditional paper documents by other parties and by the court. You must file and serve traditional paper documents.

Registration is available to attorneys, self-represented individuals, and filing agents who are authorized under Wis. Stat. 799.06(2). A user must register as an individual, not as a law firm, agency, corporation, or other group. Non-attorney individuals representing the interests of a business, such as garnishees, must file by traditional means or through an attorney or filing agent. More information about who may participate in electronic filing is found on the court website.

If you have questions regarding this notice, please contact the Clerk of Circuit Court at 414-278-4120.

Milwaukee County Circuit Court
Date:

FILED
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Honorable Ellen R
Brostrom-06
Branch 06

STATE OF WISCONSIN
MILWAUKEE COUNTY

CIRCUIT COURT

Jeckl Rental, LLC
11050 W. Bluemound Road
Wauwatosa, WI 53226

Plaintiff,

v.

Douville Mansion, LLC,
8323 W. Burnham
West Allis, WI 53219,

Laurie Imler,
8323 W. Burnham
West Allis, WI 53219,

John Doe Imler,
8323 W. Burnham
West Allis, WI 53219,

Paul Neymeyr,
1261 N. 46th Street
Milwaukee, WI 53208

The Case Company, LLC
aka Case Company L.L.C.
3517 S. 43rd Street
Suite U
Greenfield, WI 53220,

and

City of West Allis
7525 W. Greenfield Avenue
West Allis, WI 53214,

Defendants.

Case No.
Case Code:30404

SUMMONS

THE STATE OF WISCONSIN

To each person named above as a Defendant:

You are hereby notified that the Plaintiff named above has filed a lawsuit or other

legal action against you. The complaint, which is attached, states the nature and basis of the legal action.

Within twenty (20) days of receiving this summons, you must respond with a written answer, as that term is used in chapter 802 of the Wisconsin Statutes, to the complaint. The court may reject or disregard an answer that does not follow the requirements of the statutes. The answer must be sent or delivered to the court, whose address is Clerk of Circuit Court, Milwaukee County Courthouse, 901 N. 9th Street, Milwaukee, WI, 53233, and to Attorney Jeffery D. Nordholm, Storm, Balgeman & Klippel, S.C., Plaintiff's attorney, whose address is 1011 North Mayfair Road, Suite 200, Wauwatosa, Wisconsin 53226. You may have an attorney help or represent you.

If you do not provide a proper answer within the period set forth above, the court may grant judgment against you for the award of money or other legal action requested in the complaint, and you may lose your right to object to anything that is or may be incorrect in the complaint. A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate you own now or in the future, and may also be enforced by garnishment or seizure of property.

Dated this 12th day of September, 2018.

STORM, BALGEMAN & KLIPPEL, S.C.
Attorneys for Jeckl Rental, LLC

By: E-signed Jeffery D. Nordholm
Jeffery D. Nordholm
Wis. State Bar #1004238
Attorneys for Plaintiff

P.O. ADDRESS

1011 N. Mayfair Road
Suite 200
Wauwatosa, WI 53226
(414) 453-8500

Pursuant to the Fair Debt Collection Practices Act (15 U.S.C. Section 1692), we are required to state that we are attempting to collect a debt on our client's behalf and any information we obtain will be used for that purpose. If you have previously received a discharge in a bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.

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STATE OF WISCONSIN
MILWAUKEE COUNTY

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Jeckl Rental, LLC
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Plaintiff,

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3517 S. 43rd Street
Suite U
Greenfield, WI 53220,

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City of West Allis
7525 W. Greenfield Avenue
West Allis, WI 53214,

Defendants.

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Case Code:30404

COMPLAINT

The plaintiff, Jeckl Rental, LLC ("Jeckl"), by its attorneys, Storm, Balgeman & Klippel, S.C., pleads as follows:

PARTIES

1. Jeckl is a Wisconsin limited liability company with its principal offices at 11050 W. Bluemound Road, Wauwatosa, WI, 53226.

2. Douville Mansion, LLC ("Douville") is a Wisconsin limited liability company. Upon information and belief Douville's principle offices are located at 8323 W. Burnham Street, West Allis, WI, 53219. Laurie Imler ("Imler") is the registered agent for Douville.

3. Imler is an adult resident of the State of Wisconsin. Upon information and belief Imler resides at 8323 W. Burnham Street, West Allis, WI, 53219.

4. Paul Neymeyr ("Neymeyr") is an adult resident of the State of Wisconsin. Upon information and belief Neymeyr resides at 1261 N. 46th Street, Milwaukee, WI, 53208.

5. The Case Company, LLC, aka Case Company, L.L.C. ("Case Company"), is a Wisconsin limited liability company. Upon information and belief Case Company's principle offices are located at 3517 S. 43rd Street, Suite U, Greenfield, WI 53220. Imler is the registered agent for Case Company.

6. The City of West Allis is a Wisconsin municipal corporation with its offices located at 7525 W. Greenfield Avenue, West Allis, WI 53214.

DECLARATORY JUDGMENT

7. Jeckl realleges paragraphs 1 through 6 of its complaint as if set forth at length herein.

8. Jeckl is the current owner and holder of a business note dated April 30, 2014, from Douville and Imler in the principal amount of \$190,000.00 ("the Note"). A true copy of the Note is attached hereto as **Exhibit A** and incorporated herein by reference.

9. Douville and Imler transferred to title to property commonly known as 8323 W. Burnham Street, West Allis, WI, 53219 ("Burnham") to Jeckl on April 30, 2014, as additional security for the Note. Jeckl recorded the deed to Burnham on December 21,

2017, after Douville and Imler defaulted on the Note. Douville asserts that the transfer of title to Burnham to Jeckl is a nullity and that title still remains with Douville.

10. Jeckl is interested in Burnham under the quit claim deed for same and is entitled to a determination of the validity of the conveyance and to a declaration of its rights thereunder.

CLAIM FOR FORECLOSURE OF MORTGAGE

11. Jeckl realleges paragraphs 1 through 10 of its complaint as if set forth at length herein.

12. Jeckl is the current owner and holder of a recorded mortgage on Burnham ("the Mortgage"). A true copy of the Mortgage is attached hereto as **Exhibit B** and is incorporated herein by reference.

13. Douville and Imler have failed to make contractual payments under the Note as required, and there is now due and owing to Jeckl the following amounts:

Principal balance as of September 4, 2018	\$186,145.33
PLUS: Interest through September 4, 2018 at 10%	\$18,818.52
Delinquent Taxes and Water Bills Paid	\$31,097.58
Insurance Premiums Paid	\$1,196.00
Late Charges (12 months)	\$600.00
Attorneys Fees and Costs	\$14,627.00
Title Update Fee	<u>\$85.00</u>
TOTAL:	\$252,569.43

14. Jeckl has declared the indebtedness immediately due and payable by reason of the default in payment and has directed that foreclosure proceedings be instituted.

15. Burnham is a parcel of land less than 20 acres with a one to four family residence thereon. Burnham is owned by Douville as rental property. Imler is a tenant of Douville. Burnham cannot be sold in parcels without injury to the interests of the parties.

16. Jeckl elects to proceed to foreclosure pursuant to the redemption period provisions of Chapter 846.103 of the Wisconsin Statutes. Burnham is not an owner-occupied one family to four family residence, a farm, a church or owned by a tax-exempt nonprofit charitable organization. Jeckl hereby elects to proceed with a three month period of redemption, and hereby expressly waives its right to seek a deficiency judgment against Douville and Imler as mortgagors personally liable on the Note and consents that Douville may remain in possession and be entitled to all rents and profits from Burnham to the date of confirmation of the sale by the court unless the property is abandoned.

17. No proceedings have been initiated for the recovery of the sums secured by said Note and Mortgage except for the present action, and all conditions precedent to the commencement of this action are satisfied.

18. That John Doe Imler has or may claim to have an interest in the subject encumbered property by virtue of being the present spouse, if any, of Laurie Imler.

19. Any interest of the defendants is subordinate to the interests of the plaintiff herein except for a judgment in favor of the City of West Allis docketed in the Circuit Court for Milwaukee County on August 13, 2013 as Case No. 2013 TJ 1329 in the amount of \$6,160.00.

CLAIM AGAINST IMLER ON GUARANTY

20. Jeckl realleges paragraphs 1 through 19 of its complaint as if set forth at length herein.

21. On April 30, 2014, Imler executed a continuing guaranty ("the Imler Guaranty") as a contract separate from the Note guaranteeing payment of the debt owed by Douville and Imler to Jeckl. A true and correct copy the Imler Guaranty is attached hereto as **Exhibit C** and incorporated herein by reference.

22. Pursuant to the terms of the Imler Guaranty, Imler is liable to Jeckl for Douville and Imler's default in payment of their obligations to Jeckl under the Note.

CLAIM AGAINST NEYMEYR ON GUARANTY

23. Jeckl realleges in paragraphs 1 through 22 of its complaint as if set forth at length herein.

24. On April 30, 2014, Neymeyr executed a continuing guaranty (“the Neymeyr Guaranty”) guaranteeing payment of the debt owed by Douville and Imler to Jeckl under the Note. A true and correct copy the Neymeyr Guaranty is attached hereto as **Exhibit D** and incorporated herein by reference.

25. Pursuant to the terms of the Neymeyr Guaranty, Neymeyr is liable to Jeckl for Douville and Imler’s default in payment of their obligations to Jeckl under the Note.

CLAIM AGAINST CASE COMPANY - QUASI CONTRACT

26. Jeckl realleges in paragraphs 1 through 25 of its complaint as if set forth at length herein.

27. On April 30, 2014, as part of the Note to Douville and Imler, Imler gave to Jeckl as additional security a mortgage on real estate commonly known as 708 W. Rogers Street, Milwaukee, Wisconsin, 53204 (“Rogers”).

28. Imler had no legal or equitable interest in Rogers on April 30, 2014. At all times material hereto Case Company held title to Rogers.

29. Upon Jeckl’s belief that Imler had conveyed a valid mortgage interest, Jeckl paid delinquent real estate taxes, sewer and water bills and insurance charged to Rogers in the amount of \$9,122.27 when Case Company failed to pay same.

30. Case Company knew of and appreciated the benefit it received when Jeckl paid the delinquent real estate taxes, sewer and water bills and insurance that were the obligation of Case Company.

31. Imler transferred title to Rogers to Jeckl by quit claim deed on April 30, 2014, as additional security for the Note. Jeckl recorded the deed to Rogers on December 21, 2017, after Douville and Imler defaulted on the Note.

32. Upon Jeckl's belief that Imler had conveyed title to Rogers, Jeckl replaced a furnace on the property and made other repairs in the amount of \$5,800.00.

33. Case Company knew of and appreciated the benefit it received when Jeckl replaced the furnace and made other repairs to Rogers.

34. It would be inequitable to allow Case Company to retain the benefit it received from Jeckl's inadvertent payment of the obligations of Case Company and the improvements it made to Rogers.

WHEREFORE, Jeckl demands:

1. Judgment declaring Jeckl to be the owner of Burnham or, in the alternative,
2. Judgment of foreclosure and sale of Burnham and Rogers in accordance with the provisions of Section 846.103 of the Wisconsin Statutes, and Jeckl expressly waives its right to obtain a deficiency judgment against Douville and Imler as mortgagors personally liable on the Note; and

A. That the amounts due Jeckl from the mortgagor defendants for principal, interest, taxes, insurance, costs of suit and attorney fees be determined;

B. That the defendants, and all persons claiming under them be barred from all rights in said premises, except that right to redeem;

C. That the premises be sold for payment of the amount due to Jeckl, together with interest, costs of sale and any advances made for the benefit and preservation of the premises (e.g., insurance, necessary repairs, and taxes, etc.); and

D. That the defendants and all persons claiming under them be enjoined from committing waste or doing any act that may impair the value of the mortgaged premises from the date of judgment until sale.

Jeckl further demands:

1. That it have judgment against Imler under the Imler Guaranty in the amount determined by the court;
2. That it have judgment against Neymeyr under the Neymeyr Guaranty in the amount determined by the court;
3. That it have judgment against Case Company in the amount of \$14,922.27;
and
4. That it have such other and further judgment order or relief as may be just and equitable.

Dated this 12th day of September, 2018.

STORM, BALGEMAN & KLIPPEL, S.C.

By: E-signed Jeffery D. Nordholm
Jeffery D. Nordholm
Wis. State Bar #1004238
Attorneys for Plaintiff

P.O. ADDRESS

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jnordholm@sbm-law.com

FILED
09-12-2018
John Barrett
Clerk of Circuit Court
2018CV007553
Honorable Ellen R
Brostrom-06
\$190,000.00
Branch 06

BUSINESS
W.B.A. 451 (1/12) 11221
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BUSINESS NOTE
(Use only for business purpose loans)

DOUVILLE MANSION, LLC AND LAURIE IMLER, INDIVIDUALLY 4/30/2014 (DATE) \$190,000.00
(MAKER) (Lender)

1. Promise to Pay and Payment Schedule. The undersigned ("Maker," whether one or more) promises to pay to the order of JECKL RENTAL, LLC ("Lender") at 11050 West Bluemound Road, Wauwatosa, Wisconsin, the sum of \$190,000.00 plus interest as set forth below.

[Check (a), (b), (c) or (d); only one shall apply.]

- (a) Single Payment. In one payment of principal on _____, PLUS interest payable as set forth in section 3 below.
- (b) Installments of Principal and Interest. In 60 equal payments of \$1,667.39 due on first of each month and on the same day(s) of each subsequent _____ month thereafter every 7th day thereafter every 14th day thereafter, PLUS a final payment of the unpaid balance and accrued interest due on 5/1/2019, all subject to modification as set forth in section 2(d) below, if applicable. All payments include principal and interest.
- (c) Installments of Principal. In _____ equal payments of principal of \$ _____ due on _____ and on the same day(s) of each _____ month thereafter every 7th day thereafter every 14th day thereafter, PLUS a final payment of the unpaid principal due on _____, PLUS interest payable as set forth in section 3 below.
- (d) Other. First payment shall be due 6/1/2014

2. Interest. Interest shall accrue before maturity (whether by acceleration or lapse of time) at the stated interest rate(s) identified in section 2(a), (b) or (c) below (each a "stated interest rate"), as applicable, on the unpaid principal balance, calculated as provided in section 2(g) below.

[Check (a), (b) or (c); only one shall apply.]

- (a) Fixed Interest Rate. 10.0 %.
- (b) Stepped Fixed Interest Rate. _____ % until _____ and _____ % thereafter.
- (c) Variable Interest Rate. The stated interest rate is variable and will adjust to equal the Index Rate (defined below) plus minus _____ percentage points. However, the stated interest rate shall not exceed _____ % and shall not be less than _____ % and until the first change date described below the stated interest rate shall be _____ %. The stated interest rate shall be adjusted on the change dates provided below. The "Index Rate" is:
 The prime rate The reference rate The base rate, adopted by Lender _____ from time to time as its base or reference rate for interest rate determinations.

The Index Rate may or may not be the lowest rate charged by Lender. The stated interest rate shall be adjusted on the following change dates: the first day of each month each scheduled payment date as and when the Index Rate changes _____.

If the Index Rate ceases to be made available to Lender during the term of this Note, Lender may substitute a comparable index.

(d) Payment Modification. If section 2(b) or (c) above is checked, an adjustment in the stated interest rate will result in an increase or decrease in (1) the amount of each payment of interest, (2) the amount of the final payment, (3) the number of scheduled periodic payments sufficient to repay this Note in substantially equal payments, (4) the amount of each remaining payment of principal and interest so that those remaining payments will be substantially equal and sufficient to repay this Note by its scheduled maturity date, (5) the amount of each remaining payment of principal and interest (other than the final payment) so that those remaining payments will be substantially equal and sufficient to repay this Note by its scheduled maturity date based on the original amortization schedule used by Lender, plus the final payment of principal and interest, or (6) Final payment due and payable on the 61st month (5/1/2019) shall be \$183,491.21.

In addition, Lender is authorized to change the amount of periodic payments if and to the extent necessary to pay in full all accrued interest owing on this Note. Maker agrees to pay any rescheduling payments or amounts.

(e) Interest After Maturity and Application of All Payments. Interest shall accrue on unpaid principal and interest after maturity (whether by acceleration or lapse of time) until paid at the stated interest rate(s) under section 2(a), (b) or (c) above, as applicable, plus _____ percentage points at the stated interest rate of 12.0 %, calculated as provided in section 2(g) below. All payments shall be applied first to accrued and unpaid interest, second to other charges payable by Maker to Lender and third to unpaid principal.

(f) Compounding. Prior to maturity (whether by acceleration or lapse of time), unpaid and past due interest shall bear interest from its due date at the stated interest rate then in effect for this Note, calculated as provided in section 2(g) below.

(g) Interest Calculation. Interest will be calculated by applying a daily interest rate for the actual number of days interest is owing, up to 365 days in a full year or 366 days in a full leap year. The daily interest rate will be calculated as follows:

[Check (1) or (2); only one shall apply.]

- (1) 360 Day Rate Calculation. The daily interest rate will be calculated on the basis of a 360 day year, which means that it is calculated by dividing the applicable stated interest rate in section 2(a), (b) or (c) above, as applicable, and in section 2(e), above, by 360. Maker understands and agrees that calculating the daily interest rate using a 360 day year means the actual annual interest rate in a 365 day year and in a 366 day leap year is higher than the stated interest rate in section 2(a), (b) or (c), above, as applicable, and in section 2(e), above.
- (2) 365 Day Rate Calculation. The daily interest rate will be calculated on the basis of a 365 day year, which means that it is calculated by dividing the applicable stated interest rate in section 2(a), (b) or (c) above, as applicable, and in section 2(e), above, by 365. Maker understands and agrees that calculating the daily interest rate using a 365 day year means the actual annual interest rate in a 366 day leap year is higher than the stated interest rate in section 2(a), (b) or (c), above, as applicable, and in section 2(e), above.

3. Interest Payment. Unless the payment of interest is included in the payments required under section 1 above, interest is payable on _____ and on the same day(s) of each subsequent _____ month thereafter, every 7th day thereafter, every 14th day thereafter, and at maturity (whether by acceleration or lapse of time).



4. Other Charges. If any payment (other than the final payment) is not made on or before the 14th day after its due date, Lender may collect a delinquency charge of _____ % of the unpaid amount \$50.00. Maker agrees to pay a charge of \$50.00 for each check or electronic debit presented for payment under this Note which is returned unsatisfied.

5. Renewal. This Note renews and does not satisfy or discharge a note Maker executed to Lender dated _____.

6. Prepayment. Full or partial prepayment of this Note is permitted at any time without penalty _____.

All prepayments shall be applied first to accrued and unpaid interest, second to other charges payable by Maker to Lender and third to principal.

THIS NOTE INCLUDES ADDITIONAL PROVISIONS ON PAGE 2

 (SEAL)
Douville Mansion, LLC, by Laurie Imler as Managing Member (SEAL)
 (SEAL)
Laurie Imler, Individually (SEAL)

(SEAL)

8323 West Burnham Street, West Allis, WI 53219
(ADDRESS) (PHONE)

FOR LENDER CLERICAL USE ONLY

*If checked, insert applicable prepayment restrictions and penalties.
If credit life or accident and sickness insurance is requested, a WBA 450 may be required.
A separate marital purpose statement WBA 155 may be appropriate.

LOAN OFFICER
Business Note
Page 1 of 2

ADDITIONAL PROVISIONS

7. **Default and Enforcement.** Upon the occurrence of any one or more of the following events of default: (a) Maker fails to pay any amount when due under this Note or under any other instrument evidencing any indebtedness of Maker to Lender, (b) any representation or warranty made under this Note or information provided by Maker or any guarantor of this Note to Lender in connection with this Note is or was false or fraudulent in any material respect, (c) a material adverse change occurs in Maker's financial condition, (d) Maker fails to timely observe or perform any of the covenants or duties contained in this Note, (e) any guarantee of Maker's obligations under this Note is revoked or becomes unenforceable for any reason, (f) Maker, Maker's spouse or a surety or guarantor of this Note dies or ceases to exist, (g) an event of default occurs under any agreement securing this Note, or (h) Lender at any time believes in good faith that the prospect of payment or performance under this Note, under any other instrument evidencing any indebtedness of Maker to Lender or under any agreement securing this Note is impaired, then the unpaid balance shall, at the option of Lender, without notice, mature and become immediately payable. The unpaid balance shall automatically mature and become immediately payable in the event any Maker or any surety, indorser or guarantor for any of Maker's obligations under this Note becomes the subject of bankruptcy or other insolvency proceedings. Lender's receipt of any payment on this Note after the occurrence of an event of default shall not constitute a waiver of the default or the Lender's rights and remedies upon such default. Lender may waive any default without waiving any other subsequent or prior default by Maker. Lender may also fail or delay in exercising any right, power or remedy under this Note without waiving any such right, power or remedy. Lender's single or partial exercise of any right, power or remedy under this Note shall not preclude any other or further exercise of any right, power or remedy. To the extent not prohibited by law, Maker consents that venue for any legal proceeding relating to collection of this Note shall be, at Lender's option, the county in which Lender has its principal office in Wisconsin, the county and state in which any Maker resides or the county and state in which this Note was executed and Maker submits to the jurisdiction of any such court.

8. **Security.** This Note is secured by all existing and future security agreements and mortgages between Lender and Maker, between Lender and any indorser or guarantor of this Note, and between Lender and any other person providing collateral security for Maker's obligations, and payment may be accelerated according to any of them. Unless a lien would be prohibited by law or would render a nontaxable account taxable, Maker grants to Lender a security interest and lien in any deposit account Maker may at any time have with Lender. Lender may, at any time after an occurrence of an event of default, without notice or demand, set-off against any deposit balance or other money now or hereafter owed any Maker by Lender any amount unpaid under this Note.

9. **Rights of Lender.** Without affecting the liability of any Maker, indorser, surety, or guarantor, Lender may, without notice, accept partial payments, release or impair any collateral security for the payment of this Note or agree not to sue any party liable on it. Lender may apply prepayments, if permitted, to such future installments as it elects. Lender may without notice to Maker apply payments made by or for Maker to any obligations of Maker to Lender. Without affecting the liability of any indorser, surety or guarantor, Lender may from time to time, without notice, renew or extend the time for payment.

10. **Obligations and Agreements of Maker.** The obligations under this Note of all Makers are joint and several. All Makers, indorsers, sureties, and guarantors agree to pay all costs of collection before and after judgment, including reasonable attorneys' fees (including those incurred in successful defense or settlement of any counterclaim brought by Maker or incident to any action or proceeding involving Maker brought pursuant to the United States Bankruptcy Code) and waive presentment, protest, demand and notice of dishonor. Maker agrees to indemnify and hold harmless Lender, its directors, officers, employees and agents, for, from and against any and all claims, damages, judgments, penalties, and expenses, including reasonable attorneys' fees, arising directly or indirectly from credit extended under this Note or the activities of Maker. This indemnity shall survive payment of this Note. Each Maker acknowledges that Lender has not made any representations or warranties with respect to, and that Lender does not assume any responsibility to Maker for, the collectability or enforceability of this Note or the financial condition of any Maker. Each Maker has independently determined the collectability and enforceability of this Note. Maker represents that the legal name of Maker and the address of Maker's principal residence are as set forth on page 1. Maker shall not change its legal name or address without providing at least 30 days prior written notice of the change to Lender.

11. **Entire Agreement.** THIS NOTE IS INTENDED BY LENDER AND MAKER AS A FINAL EXPRESSION OF THIS NOTE AND AS A COMPLETE AND EXCLUSIVE STATEMENT OF ITS TERMS, THERE BEING NO CONDITIONS TO THE ENFORCEABILITY OF THIS NOTE, AND THIS NOTE MAY NOT BE CONTRADICTED OR VARIED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OR DISCUSSIONS OF THE PARTIES TO THIS NOTE. THERE ARE NO ORAL AGREEMENTS AMONG THE PARTIES TO THIS NOTE. THIS NOTE MAY NOT BE SUPPLEMENTED OR MODIFIED EXCEPT IN WRITING SIGNED BY LENDER AND MAKER.

12. **Interpretation.** This Note benefits Lender, its successors and assigns, and binds Maker and Maker's heirs, personal representatives, successors and assigns. The validity, construction and enforcement of this Note are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. Invalidity or unenforceability of any provision of this Note shall not affect the validity or enforceability of any other provisions of this Note.

SELECT A LOAN AVG. RATES APR:

30 Year Fixed 4.00% APR

15 Year Fixed 4.00% APR

3/1 ARM 4.00% APR

OTHER LOAN OPTIONS:

7 Year ARM 5/1 ARM I/O

5 Year ARM 30 Year Fixed I/O

3 Year ARM HELOC

1 Year ARM Home Refinance

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Loan Summary

Number of Payments	Monthly Payment	Total Principal Paid	Total Interest Paid	Total Paid
360	\$1,667.39	\$190,000.00	\$410,258.95	\$600,258.95

Monthly Amortization Schedule

[View Printable Version](#)

Payment	Amount	Principal	Interest	Balance
6/1/2014 1	\$1,667.39	\$84.05	\$1,583.33	\$189,915.95
2	\$1,667.39	\$84.75	\$1,582.63	\$189,831.19
3	\$1,667.39	\$85.46	\$1,581.93	\$189,745.73
4	\$1,667.39	\$86.17	\$1,581.21	\$189,659.56
5	\$1,667.39	\$86.89	\$1,580.50	\$189,572.67
6	\$1,667.39	\$87.61	\$1,579.77	\$189,485.06
7	\$1,667.39	\$88.34	\$1,579.04	\$189,396.72
8	\$1,667.39	\$89.08	\$1,578.31	\$189,307.64
9	\$1,667.39	\$89.82	\$1,577.56	\$189,217.81
10	\$1,667.39	\$90.57	\$1,576.82	\$189,127.24
11	\$1,667.39	\$91.33	\$1,576.06	\$189,035.92
12	\$1,667.39	\$92.09	\$1,575.30	\$188,943.83
13	\$1,667.39	\$92.85	\$1,574.53	\$188,850.98
14	\$1,667.39	\$93.63	\$1,573.76	\$188,757.35
15	\$1,667.39	\$94.41	\$1,572.98	\$188,662.94
16	\$1,667.39	\$95.19	\$1,572.19	\$188,567.75
17	\$1,667.39	\$95.99	\$1,571.40	\$188,471.76
18	\$1,667.39	\$96.79	\$1,570.60	\$188,374.97
19	\$1,667.39	\$97.59	\$1,569.79	\$188,277.38
20	\$1,667.39	\$98.41	\$1,568.98	\$188,178.97
21	\$1,667.39	\$99.23	\$1,568.16	\$188,079.74
22	\$1,667.39	\$100.05	\$1,567.33	\$187,979.68
23	\$1,667.39	\$100.89	\$1,566.50	\$187,878.80
24	\$1,667.39	\$101.73	\$1,565.66	\$187,777.07
25	\$1,667.39	\$102.58	\$1,564.81	\$187,674.49
26	\$1,667.39	\$103.43	\$1,563.95	\$187,571.06
27	\$1,667.39	\$104.29	\$1,563.09	\$187,466.76
28	\$1,667.39	\$105.16	\$1,562.22	\$187,361.60
29	\$1,667.39	\$105.04	\$1,561.35	\$187,255.56
30	\$1,667.39	\$106.92	\$1,560.46	\$187,148.64
31	\$1,667.39	\$107.81	\$1,559.57	\$187,040.82
32	\$1,667.39	\$108.71	\$1,558.67	\$186,932.11
33	\$1,667.39	\$109.62	\$1,557.77	\$186,822.49
34	\$1,667.39	\$110.53	\$1,556.85	\$186,711.96
35	\$1,667.39	\$111.45	\$1,555.93	\$186,600.51

36	\$1,667.39	\$112.38	\$1,555.00	\$186,488.13
37	\$1,667.39	\$113.32	\$1,554.07	\$186,374.81
38	\$1,667.39	\$114.26	\$1,553.12	\$186,260.65
39	\$1,667.39	\$115.21	\$1,552.17	\$186,145.33
40	\$1,667.39	\$116.17	\$1,551.21	\$186,029.16
41	\$1,667.39	\$117.14	\$1,550.24	\$185,912.01
42	\$1,667.39	\$118.12	\$1,549.27	\$185,793.89
43	\$1,667.39	\$119.10	\$1,548.28	\$185,674.79
44	\$1,667.39	\$120.10	\$1,547.29	\$185,554.69
45	\$1,667.39	\$121.10	\$1,546.29	\$185,433.60
46	\$1,667.39	\$122.11	\$1,545.28	\$185,311.49
47	\$1,667.39	\$123.12	\$1,544.26	\$185,188.37
48	\$1,667.39	\$124.15	\$1,543.24	\$185,064.22
49	\$1,667.39	\$125.18	\$1,542.20	\$184,939.03
50	\$1,667.39	\$126.23	\$1,541.16	\$184,812.81
51	\$1,667.39	\$127.28	\$1,540.11	\$184,685.53
52	\$1,667.39	\$128.34	\$1,539.05	\$184,557.19
53	\$1,667.39	\$129.41	\$1,537.98	\$184,427.78
54	\$1,667.39	\$130.49	\$1,536.90	\$184,297.29
55	\$1,667.39	\$131.58	\$1,535.81	\$184,165.72
56	\$1,667.39	\$132.67	\$1,534.71	\$184,033.04
57	\$1,667.39	\$133.78	\$1,533.61	\$183,899.27
58	\$1,667.39	\$134.89	\$1,532.49	\$183,764.37
59	\$1,667.39	\$136.02	\$1,531.37	\$183,628.36
5/1/2019 60	\$1,667.39	\$137.15	\$1,530.24	\$183,491.21
61	\$1,667.39	\$138.29	\$1,529.09	\$183,352.92
62	\$1,667.39	\$139.45	\$1,527.94	\$183,213.47
63	\$1,667.39	\$140.61	\$1,526.78	\$183,072.86
64	\$1,667.39	\$141.78	\$1,525.61	\$182,931.09
65	\$1,667.39	\$142.96	\$1,524.43	\$182,788.13
66	\$1,667.39	\$144.15	\$1,523.23	\$182,643.97
67	\$1,667.39	\$145.35	\$1,522.03	\$182,498.62
68	\$1,667.39	\$146.56	\$1,520.82	\$182,352.06
69	\$1,667.39	\$147.79	\$1,519.60	\$182,204.27
70	\$1,667.39	\$149.02	\$1,518.37	\$182,055.25
71	\$1,667.39	\$150.26	\$1,517.13	\$181,905.00
72	\$1,667.39	\$151.51	\$1,515.87	\$181,753.48
73	\$1,667.39	\$152.77	\$1,514.61	\$181,600.71
74	\$1,667.39	\$154.05	\$1,513.34	\$181,446.66
75	\$1,667.39	\$155.33	\$1,512.06	\$181,291.33
76	\$1,667.39	\$156.62	\$1,510.76	\$181,134.71
77	\$1,667.39	\$157.93	\$1,509.46	\$180,976.78
78	\$1,667.39	\$159.25	\$1,508.14	\$180,817.53
79	\$1,667.39	\$160.57	\$1,506.81	\$180,656.96
80	\$1,667.39	\$161.91	\$1,505.47	\$180,495.05
81	\$1,667.39	\$163.26	\$1,504.13	\$180,331.79
82	\$1,667.39	\$164.62	\$1,502.76	\$180,167.17
83	\$1,667.39	\$165.99	\$1,501.39	\$180,001.17
84	\$1,667.39	\$167.38	\$1,500.01	\$179,833.80
85	\$1,667.39	\$168.77	\$1,498.61	\$179,665.03
86	\$1,667.39	\$170.18	\$1,497.21	\$179,494.85
87	\$1,667.39	\$171.60	\$1,495.79	\$179,323.25
88	\$1,667.39	\$173.03	\$1,494.36	\$179,150.23
89	\$1,667.39	\$174.47	\$1,492.92	\$178,975.76

90	\$1,667.39	\$175.92	\$1,491.46	\$178,799.84
91	\$1,667.39	\$177.39	\$1,490.00	\$178,622.45
92	\$1,667.39	\$178.87	\$1,488.52	\$178,443.59
93	\$1,667.39	\$180.36	\$1,487.03	\$178,263.23
94	\$1,667.39	\$181.86	\$1,485.53	\$178,081.37
95	\$1,667.39	\$183.37	\$1,484.01	\$177,898.00
96	\$1,667.39	\$184.90	\$1,482.48	\$177,713.09
97	\$1,667.39	\$186.44	\$1,480.94	\$177,526.65
98	\$1,667.39	\$188.00	\$1,479.39	\$177,338.65
99	\$1,667.39	\$189.56	\$1,477.82	\$177,149.09
100	\$1,667.39	\$191.14	\$1,476.24	\$176,957.94
101	\$1,667.39	\$192.74	\$1,474.65	\$176,765.21
102	\$1,667.39	\$194.34	\$1,473.04	\$176,570.87
103	\$1,667.39	\$195.96	\$1,471.42	\$176,374.90
104	\$1,667.39	\$197.60	\$1,469.79	\$176,177.31
105	\$1,667.39	\$199.24	\$1,468.14	\$175,978.07
106	\$1,667.39	\$200.90	\$1,466.48	\$175,777.16
107	\$1,667.39	\$202.58	\$1,464.81	\$175,574.59
108	\$1,667.39	\$204.26	\$1,463.12	\$175,370.32
109	\$1,667.39	\$205.97	\$1,461.42	\$175,164.36
110	\$1,667.39	\$207.68	\$1,459.70	\$174,956.67
111	\$1,667.39	\$209.41	\$1,457.97	\$174,747.26
112	\$1,667.39	\$211.16	\$1,456.23	\$174,536.10
113	\$1,667.39	\$212.92	\$1,454.47	\$174,323.18
114	\$1,667.39	\$214.69	\$1,452.69	\$174,108.49
115	\$1,667.39	\$216.48	\$1,450.90	\$173,892.01
116	\$1,667.39	\$218.29	\$1,449.10	\$173,673.72
117	\$1,667.39	\$220.10	\$1,447.28	\$173,453.62
118	\$1,667.39	\$221.94	\$1,445.45	\$173,231.68
119	\$1,667.39	\$223.79	\$1,443.60	\$173,007.89
120	\$1,667.39	\$225.65	\$1,441.73	\$172,782.24
121	\$1,667.39	\$227.53	\$1,439.85	\$172,554.70
122	\$1,667.39	\$229.43	\$1,437.96	\$172,325.27
123	\$1,667.39	\$231.34	\$1,436.04	\$172,093.93
124	\$1,667.39	\$233.27	\$1,434.12	\$171,860.66
125	\$1,667.39	\$235.21	\$1,432.17	\$171,625.46
126	\$1,667.39	\$237.17	\$1,430.21	\$171,388.27
127	\$1,667.39	\$239.15	\$1,428.24	\$171,149.12
128	\$1,667.39	\$241.14	\$1,426.24	\$170,907.98
129	\$1,667.39	\$243.15	\$1,424.23	\$170,664.83
130	\$1,667.39	\$245.18	\$1,422.21	\$170,419.65
131	\$1,667.39	\$247.22	\$1,420.16	\$170,172.43
132	\$1,667.39	\$249.28	\$1,418.10	\$169,923.14
133	\$1,667.39	\$251.36	\$1,416.03	\$169,671.78
134	\$1,667.39	\$253.45	\$1,413.93	\$169,418.33
135	\$1,667.39	\$255.57	\$1,411.82	\$169,162.76
136	\$1,667.39	\$257.70	\$1,409.69	\$168,905.07
137	\$1,667.39	\$259.84	\$1,407.54	\$168,645.22
138	\$1,667.39	\$262.01	\$1,405.38	\$168,383.21
139	\$1,667.39	\$264.19	\$1,403.19	\$168,119.02
140	\$1,667.39	\$266.39	\$1,400.99	\$167,852.63
141	\$1,667.39	\$268.61	\$1,398.77	\$167,584.01
142	\$1,667.39	\$270.85	\$1,396.53	\$167,313.16

143	\$1,667.39	\$273.11	\$1,394.28	\$167,040.05
144	\$1,667.39	\$275.39	\$1,392.00	\$166,764.66
145	\$1,667.39	\$277.68	\$1,389.71	\$166,486.98
146	\$1,667.39	\$279.99	\$1,387.39	\$166,206.99
147	\$1,667.39	\$282.33	\$1,385.06	\$165,924.66
148	\$1,667.39	\$284.68	\$1,382.71	\$165,639.98
149	\$1,667.39	\$287.05	\$1,380.33	\$165,352.93
150	\$1,667.39	\$289.44	\$1,377.94	\$165,063.48
151	\$1,667.39	\$291.86	\$1,375.53	\$164,771.63
152	\$1,667.39	\$294.29	\$1,373.10	\$164,477.34
153	\$1,667.39	\$296.74	\$1,370.64	\$164,180.60
154	\$1,667.39	\$299.21	\$1,368.17	\$163,881.38
155	\$1,667.39	\$301.71	\$1,365.68	\$163,579.67
156	\$1,667.39	\$304.22	\$1,363.16	\$163,275.45
157	\$1,667.39	\$306.76	\$1,360.63	\$162,968.69
158	\$1,667.39	\$309.31	\$1,358.07	\$162,659.38
159	\$1,667.39	\$311.89	\$1,355.49	\$162,347.49
160	\$1,667.39	\$314.49	\$1,352.90	\$162,033.00
161	\$1,667.39	\$317.11	\$1,350.27	\$161,715.89
162	\$1,667.39	\$319.75	\$1,347.63	\$161,396.13
163	\$1,667.39	\$322.42	\$1,344.97	\$161,073.72
164	\$1,667.39	\$325.11	\$1,342.28	\$160,748.61
165	\$1,667.39	\$327.81	\$1,339.57	\$160,420.80
166	\$1,667.39	\$330.55	\$1,336.84	\$160,090.25
167	\$1,667.39	\$333.30	\$1,334.09	\$159,756.95
168	\$1,667.39	\$336.08	\$1,331.31	\$159,420.87
169	\$1,667.39	\$338.88	\$1,328.51	\$159,081.99
170	\$1,667.39	\$341.70	\$1,325.68	\$158,740.29
171	\$1,667.39	\$344.55	\$1,322.84	\$158,395.74
172	\$1,667.39	\$347.42	\$1,319.96	\$158,048.32
173	\$1,667.39	\$350.32	\$1,317.07	\$157,698.00
174	\$1,667.39	\$353.24	\$1,314.15	\$157,344.77
175	\$1,667.39	\$356.18	\$1,311.21	\$156,988.59
176	\$1,667.39	\$359.15	\$1,308.24	\$156,629.44
177	\$1,667.39	\$362.14	\$1,305.25	\$156,267.30
178	\$1,667.39	\$365.16	\$1,302.23	\$155,902.14
179	\$1,667.39	\$368.20	\$1,299.18	\$155,533.94
180	\$1,667.39	\$371.27	\$1,296.12	\$155,162.67
181	\$1,667.39	\$374.36	\$1,293.02	\$154,788.31
182	\$1,667.39	\$377.48	\$1,289.90	\$154,410.82
183	\$1,667.39	\$380.63	\$1,286.76	\$154,030.19
184	\$1,667.39	\$383.80	\$1,283.58	\$153,646.39
185	\$1,667.39	\$387.00	\$1,280.39	\$153,259.39
186	\$1,667.39	\$390.22	\$1,277.16	\$152,869.17
187	\$1,667.39	\$393.48	\$1,273.91	\$152,475.69
188	\$1,667.39	\$396.76	\$1,270.63	\$152,078.94
189	\$1,667.39	\$400.06	\$1,267.32	\$151,678.88
190	\$1,667.39	\$403.40	\$1,263.99	\$151,275.48
191	\$1,667.39	\$406.76	\$1,260.63	\$150,868.72
192	\$1,667.39	\$410.15	\$1,257.24	\$150,458.58
193	\$1,667.39	\$413.56	\$1,253.82	\$150,045.01
194	\$1,667.39	\$417.01	\$1,250.38	\$149,628.00
195	\$1,667.39	\$420.49	\$1,246.90	\$149,207.51
196	\$1,667.39	\$423.99	\$1,243.40	\$148,783.52

197	\$1,667.39	\$427.52	\$1,239.86	\$148,356.00
198	\$1,667.39	\$431.09	\$1,236.30	\$147,924.92
199	\$1,667.39	\$434.68	\$1,232.71	\$147,490.24
200	\$1,667.39	\$438.30	\$1,229.09	\$147,051.94
201	\$1,667.39	\$441.95	\$1,225.43	\$146,609.98
202	\$1,667.39	\$445.64	\$1,221.75	\$146,164.35
203	\$1,667.39	\$449.35	\$1,218.04	\$145,715.00
204	\$1,667.39	\$453.09	\$1,214.29	\$145,261.90
205	\$1,667.39	\$456.87	\$1,210.52	\$144,805.03
206	\$1,667.39	\$460.68	\$1,206.71	\$144,344.36
207	\$1,667.39	\$464.52	\$1,202.87	\$143,879.84
208	\$1,667.39	\$468.39	\$1,199.00	\$143,411.45
209	\$1,667.39	\$472.29	\$1,195.10	\$142,939.16
210	\$1,667.39	\$476.23	\$1,191.16	\$142,462.93
211	\$1,667.39	\$480.19	\$1,187.19	\$141,982.74
212	\$1,667.39	\$484.20	\$1,183.19	\$141,498.54
213	\$1,667.39	\$488.23	\$1,179.15	\$141,010.31
214	\$1,667.39	\$492.30	\$1,175.09	\$140,518.01
215	\$1,667.39	\$496.40	\$1,170.98	\$140,021.61
216	\$1,667.39	\$500.54	\$1,166.85	\$139,521.07
217	\$1,667.39	\$504.71	\$1,162.68	\$139,016.36
218	\$1,667.39	\$508.92	\$1,158.47	\$138,507.44
219	\$1,667.39	\$513.16	\$1,154.23	\$137,994.29
220	\$1,667.39	\$517.43	\$1,149.95	\$137,476.85
221	\$1,667.39	\$521.75	\$1,145.64	\$136,955.11
222	\$1,667.39	\$526.09	\$1,141.29	\$136,429.01
223	\$1,667.39	\$530.48	\$1,136.91	\$135,898.54
224	\$1,667.39	\$534.90	\$1,132.49	\$135,363.64
225	\$1,667.39	\$539.36	\$1,128.03	\$134,824.28
226	\$1,667.39	\$543.85	\$1,123.54	\$134,280.43
227	\$1,667.39	\$548.38	\$1,119.00	\$133,732.05
228	\$1,667.39	\$552.95	\$1,114.43	\$133,179.10
229	\$1,667.39	\$557.56	\$1,109.83	\$132,621.54
230	\$1,667.39	\$562.21	\$1,105.18	\$132,059.33
231	\$1,667.39	\$566.89	\$1,100.49	\$131,492.44
232	\$1,667.39	\$571.62	\$1,095.77	\$130,920.82
233	\$1,667.39	\$576.38	\$1,091.01	\$130,344.44
234	\$1,667.39	\$581.18	\$1,086.20	\$129,763.26
235	\$1,667.39	\$586.03	\$1,081.36	\$129,177.24
236	\$1,667.39	\$590.91	\$1,076.48	\$128,586.33
237	\$1,667.39	\$595.83	\$1,071.55	\$127,990.49
238	\$1,667.39	\$600.80	\$1,066.59	\$127,389.70
239	\$1,667.39	\$605.81	\$1,061.58	\$126,783.89
240	\$1,667.39	\$610.85	\$1,056.53	\$126,173.04
241	\$1,667.39	\$615.94	\$1,051.44	\$125,557.09
242	\$1,667.39	\$621.08	\$1,046.31	\$124,936.02
243	\$1,667.39	\$626.25	\$1,041.13	\$124,309.76
244	\$1,667.39	\$631.47	\$1,035.91	\$123,678.29
245	\$1,667.39	\$636.73	\$1,030.65	\$123,041.56
246	\$1,667.39	\$642.04	\$1,025.35	\$122,399.52
247	\$1,667.39	\$647.39	\$1,020.00	\$121,752.13
248	\$1,667.39	\$652.78	\$1,014.60	\$121,099.34
249	\$1,667.39	\$658.22	\$1,009.16	\$120,441.12

250	\$1,667.39	\$663.71	\$1,003.68	\$119,777.41
251	\$1,667.39	\$669.24	\$998.15	\$119,108.17
252	\$1,667.39	\$674.82	\$992.57	\$118,433.35
253	\$1,667.39	\$680.44	\$986.94	\$117,752.91
254	\$1,667.39	\$686.11	\$981.27	\$117,066.80
255	\$1,667.39	\$691.83	\$975.56	\$116,374.97
256	\$1,667.39	\$697.59	\$969.79	\$115,677.37
257	\$1,667.39	\$703.41	\$963.98	\$114,973.97
258	\$1,667.39	\$709.27	\$958.12	\$114,264.70
259	\$1,667.39	\$715.18	\$952.21	\$113,549.52
260	\$1,667.39	\$721.14	\$946.25	\$112,828.38
261	\$1,667.39	\$727.15	\$940.24	\$112,101.23
262	\$1,667.39	\$733.21	\$934.18	\$111,368.02
263	\$1,667.39	\$739.32	\$928.07	\$110,628.70
264	\$1,667.39	\$745.48	\$921.91	\$109,883.22
265	\$1,667.39	\$751.69	\$915.69	\$109,131.53
266	\$1,667.39	\$757.96	\$909.43	\$108,373.57
267	\$1,667.39	\$764.27	\$903.11	\$107,609.30
268	\$1,667.39	\$770.64	\$896.74	\$106,838.65
269	\$1,667.39	\$777.06	\$890.32	\$106,061.59
270	\$1,667.39	\$783.54	\$883.85	\$105,278.05
271	\$1,667.39	\$790.07	\$877.32	\$104,487.98
272	\$1,667.39	\$796.65	\$870.73	\$103,691.33
273	\$1,667.39	\$803.29	\$864.09	\$102,888.04
274	\$1,667.39	\$809.99	\$857.40	\$102,078.05
275	\$1,667.39	\$816.74	\$850.65	\$101,261.32
276	\$1,667.39	\$823.54	\$843.84	\$100,437.77
277	\$1,667.39	\$830.40	\$836.98	\$99,607.37
278	\$1,667.39	\$837.32	\$830.06	\$98,770.05
279	\$1,667.39	\$844.30	\$823.08	\$97,925.74
280	\$1,667.39	\$851.34	\$816.05	\$97,074.41
281	\$1,667.39	\$858.43	\$808.95	\$96,215.97
282	\$1,667.39	\$865.58	\$801.80	\$95,350.39
283	\$1,667.39	\$872.80	\$794.59	\$94,477.59
284	\$1,667.39	\$880.07	\$787.31	\$93,597.51
285	\$1,667.39	\$887.41	\$779.98	\$92,710.11
286	\$1,667.39	\$894.80	\$772.58	\$91,815.31
287	\$1,667.39	\$902.26	\$765.13	\$90,913.05
288	\$1,667.39	\$909.78	\$757.61	\$90,003.27
289	\$1,667.39	\$917.36	\$750.03	\$89,085.91
290	\$1,667.39	\$925.00	\$742.38	\$88,160.91
291	\$1,667.39	\$932.71	\$734.67	\$87,228.20
292	\$1,667.39	\$940.48	\$726.90	\$86,287.71
293	\$1,667.39	\$948.32	\$719.06	\$85,339.39
294	\$1,667.39	\$956.22	\$711.16	\$84,383.17
295	\$1,667.39	\$964.19	\$703.19	\$83,418.97
296	\$1,667.39	\$972.23	\$695.15	\$82,446.75
297	\$1,667.39	\$980.33	\$687.06	\$81,466.42
298	\$1,667.39	\$988.50	\$678.89	\$80,477.92
299	\$1,667.39	\$996.74	\$670.65	\$79,481.18
300	\$1,667.39	\$1,005.04	\$662.34	\$78,476.14
301	\$1,667.39	\$1,013.42	\$653.97	\$77,462.72
302	\$1,667.39	\$1,021.86	\$645.52	\$76,440.86
303	\$1,667.39	\$1,030.38	\$637.01	\$75,410.48

304	\$1,667.39	\$1,038.97	\$628.42	\$74,371.51
305	\$1,667.39	\$1,047.62	\$619.76	\$73,323.89
306	\$1,667.39	\$1,056.35	\$611.03	\$72,267.53
307	\$1,667.39	\$1,065.16	\$602.23	\$71,202.38
308	\$1,667.39	\$1,074.03	\$593.35	\$70,128.34
309	\$1,667.39	\$1,082.98	\$584.40	\$69,046.36
310	\$1,667.39	\$1,092.01	\$575.38	\$67,953.35
311	\$1,667.39	\$1,101.11	\$566.28	\$66,852.25
312	\$1,667.39	\$1,110.28	\$557.10	\$65,741.96
313	\$1,667.39	\$1,119.54	\$547.85	\$64,622.43
314	\$1,667.39	\$1,128.87	\$538.52	\$63,493.56
315	\$1,667.39	\$1,138.27	\$529.11	\$62,355.29
316	\$1,667.39	\$1,147.76	\$519.63	\$61,207.53
317	\$1,667.39	\$1,157.32	\$510.06	\$60,050.20
318	\$1,667.39	\$1,166.97	\$500.42	\$58,883.24
319	\$1,667.39	\$1,176.69	\$490.69	\$57,706.54
320	\$1,667.39	\$1,186.50	\$480.89	\$56,520.05
321	\$1,667.39	\$1,196.39	\$471.00	\$55,323.66
322	\$1,667.39	\$1,206.36	\$461.03	\$54,117.31
323	\$1,667.39	\$1,216.41	\$450.98	\$52,900.90
324	\$1,667.39	\$1,226.55	\$440.84	\$51,674.35
325	\$1,667.39	\$1,236.77	\$430.62	\$50,437.59
326	\$1,667.39	\$1,247.07	\$420.31	\$49,190.51
327	\$1,667.39	\$1,257.47	\$409.92	\$47,933.05
328	\$1,667.39	\$1,267.94	\$399.44	\$46,665.10
329	\$1,667.39	\$1,278.51	\$388.88	\$45,386.59
330	\$1,667.39	\$1,289.16	\$378.22	\$44,097.43
331	\$1,667.39	\$1,299.91	\$367.48	\$42,797.52
332	\$1,667.39	\$1,310.74	\$356.65	\$41,486.78
333	\$1,667.39	\$1,321.66	\$345.72	\$40,165.12
334	\$1,667.39	\$1,332.68	\$334.71	\$38,832.44
335	\$1,667.39	\$1,343.78	\$323.60	\$37,488.66
336	\$1,667.39	\$1,354.98	\$312.41	\$36,133.68
337	\$1,667.39	\$1,366.27	\$301.11	\$34,767.41
338	\$1,667.39	\$1,377.66	\$289.73	\$33,389.75
339	\$1,667.39	\$1,389.14	\$278.25	\$32,000.61
340	\$1,667.39	\$1,400.71	\$266.67	\$30,599.90
341	\$1,667.39	\$1,412.39	\$255.00	\$29,187.51
342	\$1,667.39	\$1,424.16	\$243.23	\$27,763.35
343	\$1,667.39	\$1,436.02	\$231.36	\$26,327.33
344	\$1,667.39	\$1,447.99	\$219.39	\$24,879.34
345	\$1,667.39	\$1,460.06	\$207.33	\$23,419.28
346	\$1,667.39	\$1,472.23	\$195.16	\$21,947.05
347	\$1,667.39	\$1,484.49	\$182.89	\$20,462.56
348	\$1,667.39	\$1,496.86	\$170.52	\$18,965.70
349	\$1,667.39	\$1,509.34	\$158.05	\$17,456.36
350	\$1,667.39	\$1,521.92	\$145.47	\$15,934.44
351	\$1,667.39	\$1,534.60	\$132.79	\$14,399.84
352	\$1,667.39	\$1,547.39	\$120.00	\$12,852.45
353	\$1,667.39	\$1,560.28	\$107.10	\$11,292.17
354	\$1,667.39	\$1,573.28	\$94.10	\$9,718.89
355	\$1,667.39	\$1,586.40	\$80.99	\$8,132.49
356	\$1,667.39	\$1,599.62	\$67.77	\$6,532.88

357	\$1,667.39	\$1,612.95	\$54.44	\$4,919.93
358	\$1,667.39	\$1,626.39	\$41.00	\$3,293.56
359	\$1,667.39	\$1,639.94	\$27.45	\$1,653.61
360	\$1,667.39	\$1,653.61	\$13.78	\$0.00
Totals	\$600,258.95	\$190,000.00	\$410,258.95	

ADDENDUM TO
PROMISSORY NOTE AND MORTGAGE

This Addendum is made a part of the Promissory Note and Mortgages related to 8323 West Burnham Street, West Allis, Wisconsin 53219, and 708 West Rogers Street, Milwaukee, Wisconsin 53204 entered into by and between DOUVILLE MANSION, LLC AND LAURIE IMLER (hereinafter the "Borrowers") and JECKL RENTAL, LLC (the "Lender") which are dated April 30th, 2014.

WHEREAS, Douville Mansion, LLC and Laurie Imler wish to obtain a private loan for business purposes to resolve litigation with Pyramax Bank and to obtain additional funds necessary to complete the Douville Mansion remodeling project in which Laurie Imler and Douville Mansion, LLC are restoring the historic features of the property;

WHEREAS, this loan is for business purposes and is not a consumer loan; and

WHEREAS, the Borrowers recognize that the Lender is making a high-risk loan on property which does not have apparent cash flow at the time of the loan and the Borrowers have not and presently cannot verify sufficient income to support the loan being made by the Lender.

NOW, THEREFORE, both parties nevertheless wish to enter into this Agreement and in an effort to entice the Lender, the Borrowers make the following covenants, representations, promises and agreements:

1. That in the event that the Borrowers fail to make two (2) consecutive monthly loan installment payments or the Borrowers are behind in any payments that total an amount equal to two (2) monthly loan installments, the Borrowers shall voluntarily surrender the collateral (8323 West Burnham Street, West Allis, Wisconsin 53219 and 708 West Rogers Street, Milwaukee, Wisconsin 53204) without further legal action by the Lender, recording the attached Quit Claim Deeds. This provision shall apply to any other material default (covenant default) which remains uncured after written notice by the Lender for a period of more than sixty (60) days. The Lender is free to pursue, if desirable or advisable, a foreclosure action but shall not be required to do so in order to obtain immediate possession and control of the properties, in the event of default. By separate Stipulation and agreement Borrowers have presented a Stipulation which may be submitted by Lender to the Court to obtain a final Judgment of Foreclosure, and which expressly waives any and all statutory period of redemption. (Copy of executed Stipulation is also attached hereto.)

2. In the event that the Borrowers have voluntarily surrendered the property but have not vacated the property, the Borrowers shall be responsible and hereby stipulate to, as liquidated damages, holdover damages in the amount of Seventy-Five Dollars (\$75.00) per day together with any actual legal fees, costs, disbursements or expenses incurred by the Lender in obtaining either possession, judgment or title to the collateral identified within the above referenced Promissory Note and Mortgages.


3. Borrowers hereby acknowledge that the Borrowers shall be responsible during the term of the Promissory Note for all taxes, expenses, utilities and costs associated with owning and operating the properties.

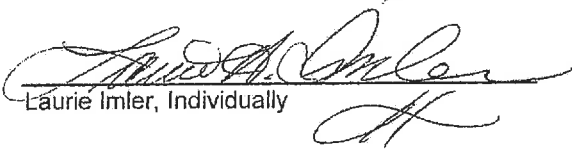
4. That starting in the sixth (6th) month after the Promissory Note was executed (July 1, 2014) the Borrowers shall pay an additional Three Hundred Fourteen Dollars and Seven Cents (\$314.07) on top of their monthly loan payment (representing one-half (1/2) of the monthly tax bill for both properties for 2014 calculated based upon the 2013 tax bill). Beginning in 2015 Borrowers will escrow, on a monthly basis, with Lender an amount equal to one-twelfth (1/12) of the prior year's gross tax bill and assessments.

Dated this 30th day of April, 2014.

DOUVILLE MANSION, LLC

By:


Laurie Imler, Managing Member


Laurie Imler, Individually



John Barrett
Clerk of the Circuit Court
2018CV007553
DOC # 10394414

RECORDED
Honorable Ellen R
09/13/2014 05:40AM
PROSTUTZKE
JOHN LA FAVE
REGISTER OF DEEDS
Milwaukee County, WI
AMOUNT: 30.00
FEE EXEMPT #:

3
W.B.A. 428 (4/09) 11142
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DOCUMENT NO.

REAL ESTATE MORTGAGE

(Use For Consumer or Business Transactions)

DOUVILLE MANSION, LLC AND LAURIE IMLER, Managing Member and Individually

("Mortgagor," whether one or more), whose address is _____

8323 West Burnham Street, West Allis, Wisconsin 53219

mortgages, conveys, assigns, grants a security interest in and warrants to _____

JECKL RENTAL, LLC ("Lender")

in consideration of the sum of _____ Dollars

One Hundred Ninety Thousand and 00/100

(\$190,000.00), loaned or to be loaned to _____

DOUVILLE MANSION, LLC AND LAURIE IMLER

("Borrower," whether one or more) by

Lender, evidenced by Borrower's note(s) or agreement(s) dated 4/30/14

the real estate described below, together with all privileges, hereditaments, easements and

appurtenances, all rents, leases, issues and profits, all claims, awards and payments made

as a result of the exercise of the right of eminent domain, all existing and future

improvements and all goods that are or are to become fixtures (all called the "Property") to

secure the Obligations described in paragraph 5, including, but not limited to, repayment of

the sum stated above plus certain other debts, obligations and liabilities arising out of past,

present and future credit granted by Lender. **SINCE THIS MORTGAGE SECURES ALL**

OBLIGATIONS DESCRIBED IN PARAGRAPH 5, IT IS ACKNOWLEDGED AND AGREED

THAT THIS MORTGAGE MAY SECURE OBLIGATIONS FROM TIME TO TIME IN A

DOLLAR AMOUNT GREATER THAN THE DOLLAR AMOUNT STATED ABOVE.

Recording Area

Name and Return Address

Shawn M. Govern, Esq.
DeWitt Ross & Stevens S.C.
13935 Bishop's Drive, Suite 300
Brookfield, WI 53005

Tax Key No. 477-0472-001

Parcel Identifier Number

If checked here, and not in limitation of paragraph 5, this Mortgage is also given to secure all sums advanced and re-advanced to Borrower by Lender from time to time under the revolving credit agreement between Borrower and Lender described above.

1. Description of Property. (This Property is not the homestead of Mortgagor.)
(is) (is not)

Lots 1 and 2, except that part taken for street, Block 7, Assessor's Plat No. 260, being a part of the Southeast 1/4 of Section 4, Town 6 North, Range 21 East, City of West Allis, County of Milwaukee, State of Wisconsin

Property Address: 8323 West Burnham Street, West Allis, Wisconsin 53219

If checked here, description continues or appears on attached sheet(s).

If checked here, this Mortgage is a construction mortgage.

If checked here, Condominium Rider is attached.

2. Title. Mortgagor warrants title to the Property, excepting only restrictions and easements of record, municipal and zoning ordinances, current taxes and assessments not yet due and no others

3. Escrow. Interest will not be paid on escrowed funds if an escrow is required under paragraph 8(a).
(will) (will not)

4. Additional Provisions. This Mortgage includes the additional provisions on pages 2 and 3, which are made a part of this Mortgage.

ADDITIONAL PROVISIONS

5. **Mortgage as Security.** This Mortgage secures prompt payment to Lender of (a) the sum stated in the first paragraph of this Mortgage, plus interest and charges, according to the terms of the promissory note(s) or agreement(s) of Borrower to Lender identified in the first paragraph of this Mortgage, and any extensions, renewals or modifications of such promissory note(s) or agreement(s), plus (b) to the extent not prohibited by the Wisconsin Consumer Act, if applicable, all other debts, obligations and liabilities arising out of credit previously granted, credit contemporaneously granted and credit granted in the future primarily for personal, family or household purposes by Lender to any Mortgagor, to any Mortgagor and another or to another guaranteed or endorsed by any Mortgagor and agreed in documents evidencing the transaction to be secured by this Mortgage, plus all interest and charges, plus (c) all other debts, obligations and liabilities arising out of credit previously granted, credit contemporaneously granted and credit granted in the future other than primarily for personal, family or household purposes by Lender to any Mortgagor, any Mortgagor and another or to another guaranteed or endorsed by any Mortgagor, plus all interest and charges, plus (d) to the extent not prohibited by the Wisconsin Consumer Act or Chapter 428, Wisconsin Statutes, if applicable, all costs and expenses of collection or enforcement (all called the "Obligations"). This Mortgage also secures the performance of all covenants, conditions and agreements contained in this Mortgage. Unless otherwise required by law, Lender will satisfy this Mortgage upon request by Mortgagor if (a) the Obligations have been paid according to their terms, (b) any commitment to make future advances secured by this Mortgage has terminated, (c) Lender has terminated any line of credit under which advances are to be secured by this Mortgage, and (d) all other payments required under this Mortgage and the Obligations and all other terms, conditions, covenants, and agreements contained in this Mortgage and the documents evidencing the Obligations have been paid and performed.

6. **Taxes.** To the extent not paid to Lender under paragraph 8(a), Mortgagor shall pay before they become delinquent all taxes, assessments and other charges which may be levied or assessed against the Property, against Lender upon this Mortgage or the Obligations or other debt secured by this Mortgage, or upon Lender's interest in the Property, and deliver to Lender receipts showing timely payment.

7. **Insurance.** Mortgagor shall keep the improvements on the Property insured against direct loss or damage occasioned by fire, flood, extended coverage perils and such other hazards as Lender may require, through insurers reasonably satisfactory to Lender, in amounts, without co-insurance, not less than the unpaid balance of the Obligations or the full replacement value, whichever is less, and shall pay the premiums when due. The policies shall contain the standard mortgagee and lender loss payee clauses in favor of Lender, shall insure Lender notwithstanding any defenses of the insurer against Mortgagor and, unless Lender otherwise agrees in writing, the original of all policies covering the Property shall be deposited with Lender. Subject to Lender's satisfaction, Mortgagor is free to select the insurance agent or insurer through which insurance is obtained. Mortgagor shall promptly give notice of loss to insurance companies and Lender. All proceeds from such insurance shall be applied, at Lender's option, to the installments of the Obligations in the inverse order of their maturities (without penalty for prepayment) or to the restoration of the improvements on the Property. In the event of foreclosure of this Mortgage or other transfer of title to the Property, in extinguishment of the indebtedness secured hereby, all right, title, and interest of Mortgagor in and to any insurance then in force shall pass to the purchaser or grantee. If Mortgagor fails to keep any required insurance on the Property, Lender may purchase such insurance for Mortgagor, such insurance may be acquired by Lender solely to protect the interest of Lender (it will not cover Mortgagor's equity in the Property), and Mortgagor's obligation to repay Lender shall be in accordance with paragraph 10.

8. **Mortgagor's Covenants.** Mortgagor covenants:

- (a) **Escrow.** If an escrow is required by Lender, to pay Lender sufficient funds, at such times as Lender designates, to pay when due (1) the estimated annual real estate taxes and assessments on the Property, (2) all property and hazard insurance premiums, (3) flood insurance premiums, if any, (4) if payments owed under the Obligations are guaranteed by mortgage guaranty insurance, the premiums necessary to pay for such insurance, and (5) other items agreed to be included in the escrow. Lender may, at any time, collect and hold such escrow funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the Federal Real Estate Settlement Procedures Act of 1974, as amended from time to time, if applicable. Lender may estimate the amount of escrow funds due on the basis of current data and reasonable estimates of future expenditures of future escrow account funds or as otherwise required by applicable law. Lender shall apply the escrowed funds against taxes, assessments and insurance premiums when due or as otherwise required by law. Escrowed funds may be commingled with Lender's general funds. If the escrowed funds held by Lender exceed the amount permitted to be held by applicable law, Lender shall account to Mortgagor for the excess escrowed funds in a manner determined by Lender or as otherwise required by applicable law. If the escrowed funds held by Lender at any time are not sufficient to pay the escrow account items when due, Lender may notify Mortgagor in writing, and Mortgagor shall pay to Lender the amount necessary to make up the deficiency in a manner determined by Lender or as otherwise required by applicable law;
- (b) **Condition and Repair.** To keep the Property in good and tenantable condition and repair, and to restore or replace damaged or destroyed improvements and fixtures;
- (c) **Liens.** To keep the Property free from liens and encumbrances superior to the lien of this Mortgage and not described in paragraph 2;
- (d) **Other Mortgages.** To perform all of Mortgagor's obligations and duties under any other mortgage or security agreement on the Property and any obligation to pay secured by such a mortgage or security agreement;
- (e) **Waste.** Not to commit waste or permit waste to be committed upon the Property or abandon the Property;
- (f) **Conveyance.** Not to sell, assign, lease, mortgage, convey or otherwise transfer any legal or equitable interest in all or part of the Property, or permit the same to occur without the prior written consent of Lender and, without notice to Mortgagor, Lender may deal with any transferee as to its interest in the same manner as with Mortgagor, without in any way discharging the liability of Mortgagor under this Mortgage or the Obligations;
- (g) **Alteration or Removal.** Not to remove, demolish or materially alter any part of the Property, without Lender's prior written consent, except Mortgagor may remove a fixture, provided the fixture is promptly replaced with another fixture of at least equal utility;
- (h) **Condemnation.** To pay to Lender all compensation received for the taking of the Property, or any part, by condemnation proceeding (including payments in compromise of condemnation proceedings), and all compensation received as damages for injury to the Property, or any part. The compensation shall be applied in such manner as Lender determines to rebuilding of the Property or to the Obligations in the inverse order of their maturities (without penalty for prepayment);
- (i) **Inspection.** Lender and its authorized representatives may enter the Property at reasonable times to inspect it, and at Lender's option to repair or restore the Property and to conduct environmental assessments and audits of the Property;
- (j) **Laws.** To comply with all laws, ordinances and regulations affecting the Property;
- (k) **Subrogation.** That Lender is subrogated to the lien of any mortgage or other lien discharged, in whole or in part, by the proceeds of the note(s) or agreement(s) identified in the first paragraph of this Mortgage; and
- (l) **Leases.** To pay and perform all obligations and covenants under and pursuant to the terms of each lease of all or any part of the Property required of Mortgagor, and to not cancel, accept a surrender of, modify, consent to an assignment of the lessee's interest under, or make any other assignment or other disposition of, any lease of all or any part of the Property or any interest of Mortgagor in the lease and to not collect or accept any payment of rent more than one month before it is due and payable.

9. **Environmental Laws.** Mortgagor represents, warrants and covenants to Lender (a) that during the period of Mortgagor's ownership or use of the Property no substance has been, is or will be present, used, stored, deposited, treated, recycled or disposed of on, under, in or about the Property in a form, quantity or manner which if known to be present on, under, in or about the Property would require clean-up, removal or some other remedial action ("Hazardous Substance") under any federal, state or local laws, regulations, ordinances, codes or rules ("Environmental Laws"); (b) that Mortgagor has no knowledge, after due inquiry, of any prior use or existence of any Hazardous Substance on the Property by any prior owner or person using the Property; (c) that, without limiting the generality of the foregoing, Mortgagor has no knowledge, after due inquiry, that the Property contains asbestos, polychlorinated biphenyl components (PCBs) or underground storage tanks; (d) that there are no conditions existing currently or likely to exist during the term of this Mortgage which would subject Mortgagor to any damages, penalties, injunctive relief or clean-up costs in any governmental or regulatory action or third-party claims relating to any Hazardous Substance; (e) that Mortgagor is not subject to any court or administrative proceeding, judgment, decree, order or citation relating to any Hazardous Substance; and (f) that Mortgagor in the past has been, at the present is, and in the future will remain in compliance with all Environmental Laws. Mortgagor shall indemnify and hold harmless Lender, its directors, officers, employees and agents from all loss, cost (including reasonable attorneys' fees and legal expenses), liability and damage whatsoever directly or indirectly resulting from, arising out of, or based upon (i) the presence, use, storage, deposit, treatment, recycling or disposal, at any time, of any Hazardous Substance on, under, in or about the Property, or the transportation of any Hazardous Substance to or from the Property, (ii) the violation or alleged violation of any Environmental Law, permit, judgment or license relating to the presence, use, storage, deposit, treatment, recycling or disposal of any Hazardous Substance on, under, in or about the Property, or the transportation of any Hazardous Substance to or from the Property, or (iii) the imposition of any governmental lien for the recovery of environmental clean-up costs expended under any Environmental Law. Mortgagor shall immediately notify Lender in writing of any governmental or regulatory action or third-party claim instituted or threatened in connection with any Hazardous Substance on, in, under or about the Property.

10. **Authority of Lender to Perform for Mortgagor.** If Mortgagor fails to perform any of Mortgagor's duties set forth in this Mortgage, including, without limitation, preserving and insuring the Property, not committing waste or abandoning the Property, keeping the Property free of liens or encumbrances other than those approved by Lender, keeping the Property in good and tenantable condition and repair, and complying with all laws, ordinances and regulations affecting the Property, Lender may after giving Mortgagor any notice and opportunity to perform which are required by law, perform the covenants or duties or cause them to be performed, or take such other action as may be necessary to protect Lender's interest in the Property and to secure and repair the Property. Unless prohibited by the Wisconsin Consumer Act, if applicable, such actions may include, without limitation, assessing the value of the Property, paying liens that become superior to this Mortgage and making any other payments required, signing Mortgagor's name, engaging an attorney, appearing in court and paying reasonable attorneys fees, and entering the Property to make repairs, change locks, replace and board up doors and windows, drain water from pipes, eliminate building code violations and dangerous conditions and maintain appropriate utilities to the Property. Any such amounts expended by Lender shall be due on demand and secured by this Mortgage, bearing interest at the highest rate stated in any document evidencing an Obligation, but not in excess of the maximum rate permitted by law, from the date of expenditure by Lender to the date of payment by Mortgagor.

11. **Default; Acceleration; Remedies.** If (a) there is a default under any Obligation secured by this Mortgage, or (b) Mortgagor fails timely to observe or perform any of Mortgagor's covenants or duties contained in this Mortgage, then, at the option of Lender each Obligation will become immediately due and payable unless notice to Mortgagor or Borrower and an opportunity to cure are required by § 425.105, Wis. Stats., if applicable, or the document evidencing the Obligation and, in that event, the Obligation will become due and payable if the default is not cured as provided in that statute or the document evidencing the Obligation or as otherwise provided by law. If Lender exercises its option to accelerate, the unpaid principal and interest owed on the Obligation, together with all sums paid by Lender as authorized or required under this Mortgage or any Obligation, shall be collectible in a suit at law or by foreclosure of this Mortgage by action, or both, or by the exercise of any other remedy available at law or equity.

12. **Waiver and Consent.** Lender may waive any default without waiving any other subsequent or prior default by Mortgagor. Unless prohibited by the Wisconsin Consumer Act, if applicable, each Mortgagor who is not also a Borrower expressly consents to and waives notice of the following without affecting the liability of any such Mortgagor: (a) the creation of any present or future Obligations, default under any Obligations, proceedings to collect from any Borrower or anyone else, (b) any surrender, release, impairment, sale or other disposition of any security or collateral for the Obligations, (c) any release or agreement not to sue any guarantor or surety of the Obligations, (d) any failure to perfect Lender's security interest in or realize upon any security or collateral for the Obligations, (e) any failure to realize upon any of the Obligations or to proceed against any Borrower or any guarantor or surety, (f) any renewal or extension of the time of payment, (g) any determination of the allocation and application of payments and credits and acceptance of partial payments, (h) any application of the proceeds of disposition of any collateral for the Obligations to any obligation of any Borrower secured by such collateral in such order and amounts as it elects, (i) any determination of what, if anything, may at any time be done with reference to any security or collateral, and (j) any settlement or compromise of the amount due or owing or claimed to be due or owing from any Borrower, guarantor or surety.

13. Power of Sale. In the event of foreclosure, Lender may sell the Property at public sale and execute and deliver to the purchasers deeds of conveyance pursuant to statute.

14. Assignment of Rents and Leases. Mortgagor conveys, assigns and transfers to Lender, as additional security for the Obligations, all leases of all or any part of the Property, whether oral or written, now or hereafter entered into by Mortgagor, together with any and all extensions and renewals of any leases, and all rents which become or remain due or are paid under any agreement or lease for the use or occupancy of any part or all of the Property. Until the occurrence of an event of default under this Mortgage or any Obligation, Mortgagor has a license to collect the rents, issues and profits (the "Rents") from the Property. To the extent not prohibited by the Wisconsin Consumer Act, if applicable, upon or at any time after the occurrence of such an event of default and the expiration of any applicable cure period described in paragraph 11, and lapse of any applicable grace, notice or cure period provided in any document evidencing such Obligation, the license granted Mortgagor to collect the Rents shall automatically and immediately terminate and Mortgagor shall hold all Rents (whether paid before or after an event of default) in trust for the use and benefit of Lender, and Lender may, at its option, without any further notice, either in person or by agent, with or without taking possession of or entering the Property, with or without bringing any action or proceeding, or by a receiver to be appointed by a court, collect all of the Rents payable under the leases. All such payments shall be applied in such manner as Lender determines to payments required under this Mortgage and the Obligations. To the extent not prohibited by the Wisconsin Consumer Act, if applicable, this assignment shall be enforceable and Lender shall be entitled to take any action to enforce the assignment (including notice to the tenants to pay directly to Lender or the commencement of a foreclosure action) without seeking or obtaining the appointment of a receiver or possession of the Property. Any entering upon and taking possession of the Property, any collection of Rents, and any application of Rents as allowed by this Mortgage shall not cure or waive any default or waive, modify or affect notice of default under this Mortgage or invalidate any act done pursuant to such notice, and not in any way operate to prevent Lender from pursuing any other remedy which it now or hereafter may have under the terms or conditions of this Mortgage, any document evidencing any Obligation or any other instrument securing the Obligations.

15. Receiver. Upon the commencement or during the pendency of an action to foreclose this Mortgage, or enforce any other remedies of Lender under it, without regard to the adequacy or inadequacy of the Property as security for the Obligations, Mortgagor agrees that the court may appoint a receiver of the Property (including homestead interest) without bond, and may empower the receiver to take possession of the Property and collect the rents, issues and profits of the Property and exercise such other powers as the court may grant until the confirmation of sale, and may order the rents, issues and profits, when so collected, to be held and applied as the court may direct.

16. Foreclosure Without Deficiency Judgment. If the Property is a one-to-four family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church or owned by a tax exempt charitable organization, Mortgagor agrees to the provisions of §846.101 Wis. Stats., and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate of 20 acres or less six months after a foreclosure judgment is entered. If the Property is other than a one-to-four family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church or owned by a tax exempt charitable organization, Mortgagor agrees to the provisions of §846.103, Wis. Stats., and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate three months after a foreclosure judgment is entered.

17. Expenses. To the extent not prohibited by the Wisconsin Consumer Act or Chapter 428, Wisconsin Statutes, if applicable, Mortgagor shall pay all reasonable costs and expenses before and after judgment, including without limitation, attorneys' fees, fees and expenses for environmental assessments, inspections and audits, and fees and expenses for obtaining title evidence incurred by Lender in protecting or enforcing its rights under this Mortgage.

18. Successors and Assigns. The obligations of all Mortgagors are joint and several. This Mortgage benefits Lender, its successors and assigns, and binds Mortgagor(s) and their respective heirs, personal representatives, successors and assigns.

19. Interpretation. The validity, construction and enforcement of this Mortgage are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. All references in this Mortgage to sections of the Wisconsin Statutes are to those sections as they may be renumbered from time to time. Invalidity of any provision of this Mortgage will not affect the validity of any other provision. This Mortgage is intended by Mortgagor and Lender as a final expression of this Mortgage and as a complete and exclusive statement of its terms, there being no conditions to the enforceability of this Mortgage. This Mortgage may not be supplemented or modified except in writing.

20. Other Provisions. (If none are stated below, there are no other provisions.)

The undersigned agrees to the terms of this Mortgage and acknowledges receipt of an exact copy of this Mortgage.

NOTICE TO CUSTOMER IN A TRANSACTION GOVERNED BY THE WISCONSIN CONSUMER ACT
(a) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON ALL THREE PAGES, EVEN IF OTHERWISE ADVISED.
(b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

Signed and Sealed 04/30/14
(Date)

[Signature] (SEAL)
DOUVILLE MANSION, LLC
(Type of Organization)

[Signature] (SEAL)
*Laurie Imler, Individually

Wisconsin
(State of Organization)

(Organizational I.D. Number, if any)

By: Laurie Imler
as Managing Member
(Title)

By: _____
(Title)

AUTHENTICATION

OR ACKNOWLEDGMENT

Signatures of Laurie Imler

STATE OF WISCONSIN
County of _____ } ss.

This instrument was acknowledged before me on _____
by _____

authenticated this 30th day of April, 2014

(Name(s) of person(s))

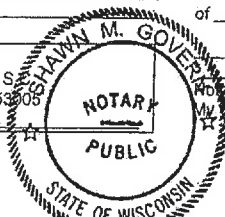
Shawn M. Govern

as _____
(Type of authority, e.g., officer, trustee, etc., if any)

Title: Member State Bar of Wisconsin or
authorized under § 706.06, Wis. Stats.

of _____
(Name of party on behalf of whom instrument was executed, if any)

This instrument was drafted by
Shawn M. Govern, Esq., DeWitt Ross & Stevens LLP
13935 Bishop's Drive, Suite 300, Brookfield, WI 53008
Telephone: 262-754-2840



Notary Public, Wisconsin
My Commission (Expires) (Is) _____

BUSINESS
W.B.A. 151B (8/11) 11350
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FILED
09-12-2018
John Barrett
Clerk of Circuit Court
2018CV007553

CONTINUING GUARANTY (Unlimited)
(For Business Transactions)

Dated 4/30/2014

Honorable Ellen R. ~~Bostrom~~

GUARANTY. For good and valuable consideration, the receipt of which is acknowledged, and to induce JECKL RENTAL, 806 Strom 06 of 11050 West Bluemound Road, Wauwatosa, Wisconsin 53226 ("Lender"), to extend credit or to grant or continue other credit accommodations to DOUVILLE MANSION, LLC AND LAURIE IMLER, 8323 West Burnham Street, West Allis, Wisconsin 53219 ("Debtor"), the undersigned ("Guarantor," whether one or more) jointly and severally guarantees payment of the Obligations defined below when due or at the time any Debtor becomes the subject of bankruptcy or other insolvency proceedings. Except as provided below, "Obligations" mean all loans, drafts, overdrafts, checks, notes, and all other debts, obligations and liabilities of every kind and description, whether of the same or a different nature, arising out of credit previously granted, credit contemporaneously granted or credit granted in the future by Lender or any of its successors to any Debtor, to any Debtor and another, or to another guaranteed or endorsed by any Debtor. Obligations include interest and charges and the amount of payments made to Lender or another by or on behalf of any Debtor which are recovered from Lender by a trustee, receiver, creditor or other party pursuant to applicable federal or state law, and all costs, expenses and attorneys' fees at any time paid or incurred before and after judgment in endeavoring to collect all or part of any of the above, or to realize upon this Guaranty, or any collateral securing any of the above, including those incurred in successful defense or settlement of any counterclaim brought by Debtor or Guarantor or incident to any action or proceeding involving Debtor or Guarantor brought pursuant to the United States Bankruptcy Code (collectively the "Costs of Collection"). Obligations do not include consumer credit transactions governed by the Wisconsin Consumer Act. Unless a lien would be prohibited by law or would render a nontaxable account taxable, Guarantor grants to Lender a security interest and lien in any deposit account Guarantor may at any time have with Lender. Lender may, at any time after the occurrence of an event of default with respect to any Obligation, without prior notice or demand, set-off any amount unpaid on such Obligation against any deposit balances Guarantor may at any time have with Lender, or other money now or hereafter owed Guarantor by Lender. This Guaranty is also secured by all existing and future security agreements between Lender and Guarantor and by any mortgage between Lender and Guarantor stating it secures guaranties of Guarantor. This Guaranty is valid and enforceable against Guarantor even though any Obligation is invalid or unenforceable against any Debtor.

WAIVER. Guarantor expressly waives (a) notice of the acceptance of this Guaranty, the creation of any present or future Obligation, default under any Obligation, notice of acceleration or intent to accelerate any Obligation, proceedings to collect from any Debtor or anyone else, (b) all diligence of collection and presentment, demand, notice and protest, (c) any right to disclosures from Lender regarding the financial condition of any Debtor and any guarantor of the Obligations or the enforceability of the Obligations, and (d) all other legal and equitable defenses of suretyship and impairment of collateral. Guarantor's performance under this Guaranty is continuing, absolute and unconditional, irrespective of any circumstance whatsoever which might otherwise constitute a legal or equitable discharge or defense. No claim, including a claim for reimbursement, subrogation, contribution or indemnification which Guarantor may, as a guarantor of the Obligations and Costs of Collection, have against a co-guarantor of any of the Obligations and Costs of Collection or against any Debtor shall be enforced nor any payment accepted until the Obligations and Costs of Collection are paid in full and no payments to or collections by Lender are subject to any right of recovery.

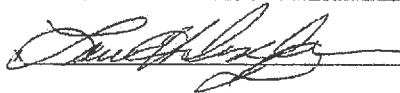
CONSENT. With respect to any of the Obligations, Lender may from time to time before or after revocation of this Guaranty without notice to Guarantor and without affecting the liability of Guarantor for the full amount of the unpaid Obligations (a) surrender, release, impair, sell or otherwise dispose of any security or collateral for the Obligations, (b) release or agree not to sue any guarantor or surety, (c) fail to perfect its security interest in or realize upon any security or collateral, (d) fail to realize upon any of the Obligations or to proceed against any Debtor or any guarantor or surety, (e) renew or extend the time of payment, (f) increase or decrease the rate of interest or the amount of the Obligations, (g) accept additional security or collateral, (h) determine the allocation and application of payments and credits and accept partial payments, (i) apply the cash proceeds of disposition of any collateral for the Obligations to any obligation of Debtor secured by such collateral in such order and amounts as it elects, (j) determine what, if anything, may at any time be done with reference to any security or collateral, (k) settle or compromise the amount due or owing or claimed to be due or owing from any Debtor, guarantor or surety, and (l) accept a deed in lieu of foreclosure or make a credit bid of any part or all of the amount of the unpaid Obligations at the sale of any collateral for the Obligations which results in the transfer or sale of the collateral to Lender. Guarantor expressly consents to and waives notice of all of the above. Guarantor consents to and authorizes Lender or its agents to obtain information concerning Guarantor's financial condition, including credit reports. Nothing contained in this Guaranty shall require Lender to first seek or exhaust any remedy against Debtor or to first proceed against any collateral or security for any of the Obligations or this Guaranty.

PERSONS BOUND. This Guaranty benefits Lender, and its successors and assigns, and binds Guarantor, and Guarantor's heirs, personal representatives, successors and assigns. This Guaranty shall continue in full force and effect notwithstanding any change in structure or status of Debtor or Lender, whether by merger, consolidation, reorganization or otherwise, or assignment of this Guaranty to a successor or assignee of Lender. This Guaranty includes additional provisions on page 2.

NOTICE TO GUARANTOR

You are being asked to guarantee the payment of the past, present and future Obligations of Debtor. You may also have to pay Costs of Collection. Lender can collect the Obligations from you without first trying to collect from Debtor or another guarantor or from any collateral for the Obligations.

X _____ (SEAL)

 (SEAL)

Laurie Imler

(Address)

8323 West Burnham Street, West Allis, Wisconsin 53219
(Address)

For Wisconsin Married Residents Only: Each Guarantor who signs below represents that this obligation is incurred in the interest of his or her marriage or family.

X _____

X _____

ENTIRE AGREEMENT. This Guaranty is intended by Guarantor and Lender as a final expression of this Guaranty and as a complete and exclusive statement of its terms, there being no conditions to the full effectiveness of this Guaranty. This Guaranty may not be contradicted or varied by evidence of prior, contemporaneous or subsequent oral agreements or discussions of Guarantor and Lender. There are no oral agreements among Guarantor and Lender. This Guaranty may not be supplemented or modified except in writing.

REPRESENTATIONS. Guarantor acknowledges and agrees that Lender (a) has not made any representations or warranties with respect to, (b) does not assume any responsibility to Guarantor for, and (c) has no duty to provide information to Guarantor regarding, the enforceability of any of the Obligations or the financial condition of any Debtor or guarantor. Guarantor has independently determined the creditworthiness of Debtor and the enforceability and all circumstances bearing upon the risk of nonpayment of the Obligations that diligent inquiry would reveal, and until the Obligations are paid in full will independently and without reliance on Lender continue to make such determinations.

REVOCACTION. This is a continuing guaranty and shall remain in full force and effect until Lender receives written notice of its revocation signed by Guarantor or actual notice of the death of Guarantor. Upon revocation by written notice or actual notice of death, this Guaranty shall continue in full force and effect as to all Obligations contracted for or incurred before revocation, and as to them Lender shall have the rights provided by this Guaranty as if no revocation had occurred. Any renewal, extension or increase in the interest rate of any such Obligation, whether made before or after revocation, shall constitute an Obligation contracted for or incurred before revocation. Obligations contracted for or incurred before revocation shall also include credit extended after revocation pursuant to commitments made before revocation. Revocation by one Guarantor shall not affect any of the liabilities or obligations of any other Guarantor and this Guaranty shall continue in full force and effect with respect to them.

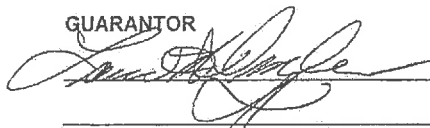
INTERPRETATION. The validity, construction and enforcement of this Guaranty are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. All terms not otherwise defined have the meanings assigned to them by the Wisconsin Uniform Commercial Code. Invalidity of any provision of this Guaranty shall not affect the validity of any other provision.

JURISDICTION. Guarantor irrevocably consents with respect to any suit, action or proceeding relating to this Guaranty or any of the other loan documents relating to the Obligations, that venue for any legal proceeding relating to the collection of this Guaranty shall be, at Lender's option, the county in which Lender has its principal office in Wisconsin, the county and state in which any Guarantor resides or the county and state in which this Guaranty was executed by Guarantor, and Guarantor waives any objection it, she or he may have at any time to the venue of any such proceeding brought in any such court, waives any claim that any such proceeding has been brought in an inconvenient forum and waives the right to object, with respect to any such proceeding that such court does not have jurisdiction over such party.

JURY WAIVER

GUARANTOR KNOWINGLY AND VOLUNTARILY WAIVES TRIAL BY JURY IN ANY ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM BASED UPON, ARISING OUT OF OR IN ANY WAY RELATING TO THIS GUARANTY, THE OBLIGATIONS GUARANTEED BY THIS GUARANTY OR ANY CONDUCT, ACT OR OMISSION OF LENDER, AND AGREES AND CONSENTS THAT ANY SUCH ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM SHALL BE DECIDED BY TRIAL TO THE COURT WITHOUT A JURY. GUARANTOR ACKNOWLEDGES AND UNDERSTANDS THAT THIS WAIVER AND CONSENT CONSTITUTES A MATERIAL INDUCEMENT TO LENDER TO ENTER INTO THE TRANSACTION WITH THE DEBTOR.

GUARANTOR



ACKNOWLEDGMENT

STATE OF WISCONSIN }
COUNTY OF _____ } ss.

This instrument was acknowledged before me on _____, by _____

_____ (as _____)
(Name(s) of person(s) (If not signing in individual capacity, indicate type of authority: e.g., officer, trustee, etc.)
of _____
(Name of corporation, partnership or other party on behalf of whom guaranty was executed.)

(Notary Signature)
Notary Public, _____ County, Wis.
My Commission (expires) (is) _____

BUSINESS		
W.B.A.	153B (8/11)	113

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FILED
09-12-2018

CONTINUING GUARANTY (Limited)
(For Business Transactions)

John Barrett
Boxes checked are applicable.
Boxes not checked are not applicable.

Dated 4/30/14 2018CV007553

GUARANTY. For good and valuable consideration, the receipt of which is acknowledged, and to induce Jecki Rental LLC ("Lender"), to extend credit to grant or continue other credit accommodations to Douville Mansion LLC and Laurie Imier, individually and as Managing Member ("Debtor"), of 11050 West Bluemound Road, Wauwatosa, WI 53226 ("Address"), subject to the limitations set forth below, the undersigned ("Guarantor," whether one or more) jointly and severally guarantees payment of all Obligations defined below on the earlier of when due or at the time any Debtor becomes the subject of bankruptcy or other insolvency proceedings. Except as provided below, "Obligations" shall mean all loans, drafts, overdrafts, checks, notes, and all other debts, obligations and liabilities of every kind and description, whether of the same or a different nature, arising out of credit previously granted, credit contemporaneously granted or credit granted in the future by Lender to Debtor, to Debtor and another, or to another guaranteed or endorsed by Debtor, shall include interest, charges and the amount of payments made to Lender or another by or on behalf of Debtor which are recovered from Lender by a trustee, receiver, creditor or other party pursuant to applicable federal or state law, and each is an "Obligation". To the extent not prohibited by applicable law, Guarantor also jointly and severally guarantees payment when due of all costs, expenses and attorneys' fees at any time paid or incurred before and after judgment in endeavoring to collect all or part of any of the above, or to realize upon this Guaranty, or any collateral securing any of the above, including those incurred in successful defense or settlement of any counterclaim brought by Debtor or Guarantor or incident to any action or proceeding brought pursuant to the United States Bankruptcy Code (collectively the "Costs of Collection"). Obligations do not include consumer credit transactions governed by the Wisconsin Consumer Act. Unless a lien would be prohibited by law or would render a nontaxable account taxable, Guarantor grants to Lender a security interest and lien in any deposit account Guarantor may at any time have with Lender. Lender may, at any time after the occurrence of an event of default with respect to any Obligation, without prior notice or demand, set-off any amount unpaid on such Obligation and Costs of Collection against any deposit balances Guarantor may at any time have with Lender, or other money now or hereafter owed Guarantor by Lender. This Guaranty is also secured by all existing and future security agreements between Lender and Guarantor and by any mortgage between Lender and Guarantor stating it secures guaranties of Guarantor. This Guaranty is valid and enforceable against Guarantor even though any Obligation is invalid or unenforceable against any Debtor.

WAIVER. Guarantor expressly waives (a) notice of the acceptance of this Guaranty, the creation of any present or future Obligation, default under any Obligation, notice of acceleration or intent to accelerate any Obligation, proceedings to collect from Debtor or anyone else, (b) all diligence of collection and presentment, demand, notice and protest, (c) any right to disclosures from Lender regarding the financial condition of any Debtor or guarantor of the Obligations or the enforceability of the Obligations, and (d) all other legal and equitable defenses of suretyship and impairment of collateral, and except as otherwise provided in the paragraph entitled "LIMITATIONS" below, Guarantor's performance under this Guaranty is continuing, absolute and unconditional, irrespective of any circumstance whatsoever which might otherwise constitute a legal or equitable discharge or defense. No claim, including a claim for reimbursement, subrogation, contribution or indemnification which Guarantor may, as a guarantor of the Obligations and Costs of Collection, have against a co-guarantor of any of the Obligations and Costs of Collection or against any Debtor shall be enforced nor any payment accepted until the Obligations and Costs of Collection are paid in full and no payments to or collections by Lender are subject to any right of recovery.

CONSENT. With respect to any of the Obligations, Lender may from time to time before or after revocation of this Guaranty without notice to Guarantor and without affecting the liability of Guarantor for the full amount of the unpaid Obligations, except as that liability is expressly limited by this Guaranty (a) surrender, release, impair, sell or otherwise dispose of any security or collateral for the Obligations, (b) release or agree not to sue any guarantor or surety, (c) fail to perfect its security interest in or realize upon any security or collateral, (d) fail to realize upon any of the Obligations or to proceed against any Debtor or any guarantor or surety, (e) renew or extend the time of payment, (f) increase or decrease the rate of interest or, subject to the limitations set forth below, the amount of the Obligations, (g) accept additional security or collateral, (h) determine the allocation and application of payments and credits and accept partial payments, (i) apply the cash proceeds of disposition of any collateral for the Obligations to any obligation of Debtor secured by such collateral in such order and amounts as it elects, (j) determine what, if anything, may at any time be done with reference to any security or collateral, (k) settle or compromise the amount due or owing or claimed to be due or owing from any Debtor, guarantor or surety, and (l) accept a deed in lieu of foreclosure or make a credit bid of any part or all of the amount of the unpaid Obligations at the sale of any collateral for the Obligations which results in the transfer or sale of the collateral to Lender. Guarantor expressly consents to and waives notice of all of the above. Guarantor consents to and authorizes Lender or its agents to obtain information concerning Guarantor's financial condition, including credit reports. Nothing contained in this Guaranty shall require Lender to first seek or exhaust any remedy against Debtor or to first proceed against any collateral or security for any of the Obligations or this Guaranty.

PERSONS BOUND. This Guaranty benefits Lender, its successors and assigns, and binds Guarantor, and Guarantor's heirs, personal representatives, successors and assigns. This Guaranty shall continue in full force and effect notwithstanding any change in structure or status of Debtor or Lender, whether by merger, consolidation, reorganization or otherwise, or assignment of this Guaranty to a successor or assignee of Lender. This Guaranty includes additional provisions on page 2.

LIMITATIONS. The amount of liability under this Guaranty is limited to 100 % of the amount of each Obligation on the earlier of when it is due or at the time any Debtor becomes the subject of bankruptcy or other insolvency proceedings, plus Cost of Collection \$ _____, plus Costs of Collection and Lender agrees to first apply all collateral to the judgment before Lender seeks to enforce this guarantee.

NOTICE TO GUARANTOR

You are being asked to guarantee the payment of a limited amount of the past, present and future Obligations of Debtor. You may also have to pay Costs of Collection. Lender can collect the Obligations and Costs of Collection from you without first trying to collect from Debtor or another guarantor or from any collateral for the Obligations.

X Paul R. Nymeyer (SEAL) X _____ (SEAL)
Paul R. Nymeyer
3971 South 118th Street, Greenfield, WI 53228
 (Address) (Address)

For Wisconsin Married Residents Only: Each Guarantor who signs below represents that this obligation is incurred in the interest of his or her marriage or family.

X _____ X _____

ADDITIONAL PROVISIONS

ENTIRE AGREEMENT. This Guaranty is intended by Guarantor and Lender as a final expression of this Guaranty and as a complete and exclusive statement of its terms, there being no conditions to the full effectiveness of this Guaranty. This Guaranty may not be contradicted or varied by evidence of prior, contemporaneous or subsequent oral agreements or discussions of Guarantor and Lender. There are no oral agreements among Guarantor and Lender. This Guaranty may not be supplemented or amended except in writing.

REPRESENTATIONS. Guarantor acknowledges and agrees that Lender (a) has not made any representations or warranties with respect to, (b) does not assume any responsibility to Guarantor for, and (c) has no duty to provide information to Guarantor regarding, the enforceability of any of the Obligations or the financial condition of any Debtor or guarantor. Guarantor has independently determined the creditworthiness of Debtor and the enforceability and all circumstances bearing upon the risk of nonpayment of the Obligations that diligent inquiry would reveal, and until the Obligations are paid in full will independently and without reliance on Lender continue to make such determinations.

REVOCAION. This is a continuing guaranty and shall remain in full force and effect until Lender receives written notice of its revocation signed by Guarantor or actual notice of the death of Guarantor. Upon revocation by written notice or actual notice of death, this Guaranty shall continue in full force and effect as to all Obligations contracted for or incurred before revocation, and as to them Lender shall have the rights provided by this Guaranty as if no revocation had occurred. Any renewal, extension or increase in the interest rate of any such Obligation, whether made before or after revocation, shall constitute an Obligation contracted for or incurred before revocation. Obligations contracted for or incurred before revocation shall also include credit extended after revocation pursuant to commitments made before revocation. Revocation by one Guarantor shall not affect any of the liabilities or obligations of any other Guarantor and this Guaranty shall continue in full force and effect with respect to them.

JURISDICTION. Guarantor irrevocably consents with respect to any suit, action or proceeding relating to this Guaranty or any of the other loan documents relating to the Obligations, that venue for any legal proceeding relating to the collection of this Guaranty shall be, at Lender's option, the county in which Lender has its principal office in Wisconsin, the county and state in which any Guarantor resides or the county and state in which this Guaranty was executed by Guarantor, and Guarantor waives any objection it, she or he may have at any time to the venue of any such proceeding brought in any such court, waives any claim that any such proceeding has been brought in an inconvenient forum and waives the right to object, with respect to any such proceeding that such court does not have jurisdiction over such party.

INTERPRETATION. The validity, construction and enforcement of this Guaranty are governed by the internal laws of Wisconsin except to the extent such laws are preempted by federal law. All terms not otherwise defined have the meanings assigned to them by the Wisconsin Uniform Commercial Code. Invalidity of any provision of this Guaranty shall not affect the validity of any other provision of this Guaranty.

JURY WAIVER

GUARANTOR KNOWINGLY AND VOLUNTARILY WAIVES TRIAL BY JURY IN ANY ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM BASED UPON, ARISING OUT OF OR IN ANY WAY RELATING TO THIS GUARANTY, THE OBLIGATIONS GUARANTEED BY THIS GUARANTY OR ANY CONDUCT, ACT OR OMISSION OF LENDER, AND AGREES AND CONSENTS THAT ANY SUCH ACTION, PROCEEDING, CLAIM OR COUNTERCLAIM SHALL BE DECIDED BY TRIAL TO THE COURT WITHOUT A JURY. GUARANTOR ACKNOWLEDGES AND UNDERSTANDS THAT THIS WAIVER AND CONSENT CONSTITUTES A MATERIAL INDUCEMENT TO LENDER TO ENTER INTO THE TRANSACTION WITH THE DEBTOR.

GUARANTOR

ACKNOWLEDGMENT

STATE OF WISCONSIN }
COUNTY OF _____ } ss.

This instrument was acknowledged before me on _____, by _____

_____, (as _____)
(Name(s) of person(s)) (If not signing in individual capacity, indicate type of authority: e.g., officer, trustee, etc.)
of _____,
(Name of corporation, partnership or other party on behalf of whom guaranty was executed.)

_____, (Notary Signature)
Notary Public, _____ County, Wis.
My Commission (expires) (is) _____