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THIS DOCUMENT PREPARED BY:  
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Eugene "Gene" Moore Fee: \$30.00  
Cook County Recorder of Deeds  
Date: 10/15/2003 01:23 PM Pg: 1 of 4

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**MODIFICATION OF REVOLVING CREDIT LOAN AGREEMENT AND MORTGAGE**

This Modification of Revolving Credit Loan Agreement and Mortgage (the "Modification") is made this 30th day of September, 2003, by and between, DANIEL J. BARCHENGER and KAREN M. BARCHENGER, husband and wife (the "Borrower") and NEW TRIER FEDERAL CREDIT UNION, incorporated by an Act of Congress (the "Lender"), with reference to the following facts:

a. By that certain Mortgage (the "Mortgage") dated June 12, 2001 by and between Borrower and Lender, as Mortgagee, recorded on the 3rd day of July, 2001 as Document No. 0010583705 with the Recorder of Deeds of Cook County, Illinois, the Borrower mortgaged to Lender that certain real property located in Cook County, Illinois, legally described as follows:

LOT 84 IN GREENBRIER IN THE VILLAGE GREEN UNIT NO 2, A SUBDIVISION OF PART OF EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 11 AND A RESUBDIVISION OF PART OF LOT 11 IN GEORGE KIRCHOFF ESTATE SUBDIVISION OF PARTS OF SECTION 12 AND 13, TOWNSHIP 42 NORTH, RANGE 10 AND SECTIONS 7 AND 18, TOWNSHIP 42 NORTH, RANGE 11 IN COOK COUNTY, ILLINOIS

P.I.N.: 03-18-108-003-0000

Address: 2316 N. Lafayette St., Arlington Heights, IL 60004

**BOX 333-CTI**

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The Mortgage secures the Revolving Credit Loan Agreement (the "Agreement") of even date establishing a line of credit in the amount of **\$35,000.00**, with a term of 60 months, the maturity date of which is **June 01, 2006**.

b. Borrower wishes to increase the total amount of indebtedness allowed under the line of credit and the amount secured by the said Modification to **\$100,000.00**, and Lender agrees to this modification with respect to the line of credit limit and mortgage amount.

c. Borrower wishes to extend the term of the Agreement to **September 01, 2008**, and Lender agrees to this modification with respect to the new term and maturity date.

d. The Agreement and Mortgage are hereby modified and amended as follows:

1. The grant set forth in the Mortgage is made for the purpose of securing, and shall secure payment of the Agreement with interest thereon, according to its terms, per a credit limit of **\$100,000.00**, as well as payment by Borrower of all sums due and owing under and performance of all obligations set forth in the Revolving Credit Loan and this Modification, and satisfaction and performance by Borrower of each and every obligation and agreement of Borrower set forth in the Agreement, Mortgage, or this Modification.

2. The credit limit as set forth in the Agreement is increased to **\$100,000.00**.

3. The last full sentence in Covenant 23 (**Future Advances**) of the Mortgage is hereby amended to read: "However, no advances will be made

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beyond August, 2008."

4. The Agreement is hereby modified as follows:

(i) The section titled PRINCIPAL REDUCTION shall read "During the draw period the minimum payment may not fully repay the principal that is outstanding on your line, depending on when you take your draws, even though the term of this loan is 120 months and the amortization is based on a 120 month payback."

(ii) The Maturity Date is amended to read **September 01, 2008**.

(iii) The Draw Period is amended to read through August, 2008.

5. All other terms, except as modified and amended by this Modification, are confirmed and ratified and all provisions thereof in the Agreement and Mortgage shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have executed this Modification of Revolving Credit Loan Agreement and Mortgage on the date first set forth above.

BORROWER:

[Signature] (seal)

Karen M Bauchengr (seal)

LENDER:

NEW TRIER FEDERAL CREDIT UNION,  
incorporated by an Act of Congress

BY: [Signature]

Title: Loan Officer



