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THIS DOCUMENT PREPARED BY:
MAIL TO:

Joel Goldman, Esq.
5105 Tollview Dr., #199
Rolling Meadows, IL 60008

Doc#: 0335729278
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 12/23/2003 12:58 PM Pg: 1 of 4

HE 23025497 c.c.

2nd MODIFICATION OF REVOLVING CREDIT LOAN AGREEMENT AND MORTGAGE

This 2nd Modification of Revolving Credit Loan Agreement and Mortgage (the "2nd Modification") is made this 4th day of December, 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, and that certain Modification of Revolving Credit Loan Agreement and Mortgage (the "Modification") dated September 30, 2003 by and between Borrower and Lender, as Mortgagee, recorded on the 15th of October, 2003 as Document No. 0328833326 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 VILLAGE GREEN UNIT NO. 2, BEING A SUBDIVISION OF PART OF THE EAST HALF OF THE SOUTHWEST QUARTER AND PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 18, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JANUARY 26, 1962 AS DOCUMENT 18386088 IN COOK COUNTY, ILLINOIS

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

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

The Mortgage as modified secures the Revolving Credit Loan Agreement (the "Agreement") of even date establishing a line of credit in the amount of \$100,000.00.

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

c. The total amount of indebtedness due under the Agreement and Mortgage as of the date hereof is \$100,000.00.

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 \$130,000.00, as well as payment by Borrower of all sums due and owing under and performance of all obligations set forth in the Agreement and this 2nd Modification, and satisfaction and performance by Borrower of each and every obligation and agreement of Borrower set forth in the Revolving Credit Loan Agreement, Mortgage, Modification or this 2nd Modification.

2. The credit limit as set forth in the Revolving Credit Loan Agreement is increased to \$130,000.00.

3. The AGREEMENT is hereby modified by deleting "120 month" and replacing same with "180 months" in those two Sections titled HOW TO REPAY YOUR LOANS-DRAW PERIOD and PRINCIPAL REDUCTION.

DJB
KMB

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4. All other terms, except as modified and amended by this 2nd 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 2nd Modification of Revolving Credit Loan Agreement and Mortgage on the date first set forth above.

LENDER:

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

BY: [Signature]
Title: Loan Officer

BORROWER:

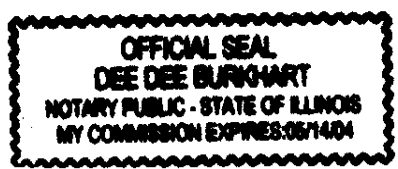
[Signature] (seal)
DANIEL J. BARCHENGER

[Signature] (seal)
KAREN M. BARCHENGER

STATE OF ILLINOIS)
) SS
COUNTY OF ~~COOK~~)
 LAKE)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that DANIEL J. BARCHENGER and KAREN M. BARCHENGER, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this 4th day of December, 2003, in person, and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.



[Signature]
Notary Public

KMB

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STATE OF ILLINOIS)
)
COUNTY OF C O O K)

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that **Joellen Davis** personally known to me to be the Loan Officer of **NEW TRIER FEDERAL CREDIT UNION, incorporated by an Act of Congress**, appeared before me this 4th day of December, 2003 and acknowledged that she executed and delivered the foregoing instrument as the free and voluntary act of **NEW TRIER FEDERAL CREDIT UNION**, and that said action has been duly authorized by the said **NEW TRIER FEDERAL CREDIT UNION**.

Joellen J. Davis
Notary Public



(Seal)

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