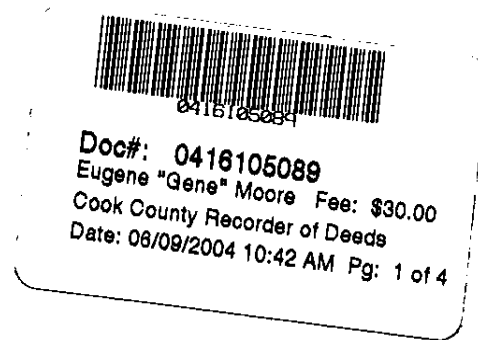


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THIS DOCUMENT PREPARED BY:
MAIL TO:

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

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3RD MODIFICATION OF REVOLVING CREDIT LOAN AGREEMENT AND MORTGAGE

This 3rd Modification of Revolving Credit Loan Agreement and Mortgage (the "3rd Modification") is made this 10th day of **May, 2004**, 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") by and between Borrower and Lender, as Mortgagee, recorded on the **15th** of **October, 2003** as Document No. **0328833326** and second modification recorded on the **23rd** of **December, 2003** as Document No. **0335729278** 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

DOX 333-CTI

DSB
KMB

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

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

The Mortgage as second modification secures the Revolving Credit Loan Agreement (the "Agreement") of even date establishing a line of credit in the amount of **\$130,000.00**.

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 **\$130,000.00**.

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 **\$170,000.00**, 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 3rd 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 3rd Modification.

2. The credit limit as set forth in the Revolving Credit Loan Agreement is increased to **\$170,000.00**.

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.

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4. All other terms, except as modified and amended by this 3rd 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 3rd 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

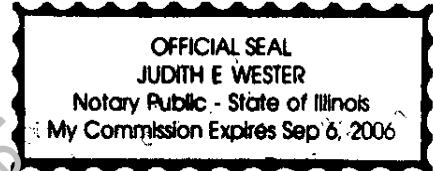
BY: *[Signature]*

Title: *Loan Officer*

BORROWER:

[Signature] (seal)
DANIEL J. BARCHENGER

[Signature] (seal)
KAREN M. BARCHENGER



Judith E. Wester
Notary Public
State of Illinois
Cook County

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

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 **10th** day of **May, 2004**, 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

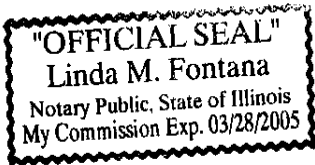
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STATE OF ILLINOIS)
)
COUNTY OF C O O K)

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 10th day of May, 2004 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**.


Notary Public



(Seal)

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