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Doc#: 0807760018 Fee: \$38.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 03/17/2008 10:37 AM Pg: 1 of 2

Modification Agreement

Community Savings Bank
Home Equity Line of Credit
Loan No. 01-80013513
Dated: JANUARY 31, 2008

WHEREAS, Community Savings Bank authorized and approved an equity line of credit for SUSAN NOWAK in the amount of

TWENTY FIVE THOUSAND DOLLARS AND NO/100 - - (\$25,000.00) and,

WHEREAS, Community Savings Bank modified said line of credit on 01/31, 2008 by increasing the available funds to a total amount of \$50,000 securing said line of credit with the property located in Cook County, Illinois and legally described as follows:

LOT 25 IN VOLK BROTHERS FIRST ADDITION TO MELROSE AND OAK PARK AVENUE SUBDIVISION IN THE SOUTH HALF (S-1/2) OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, NORTH OF THE INDIAN BOUNDARY LINE, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 09, 1925 AS DOCUMENT 9028488, IN COOK COUNTY, ILLINOIS;

Currently known as; 6829 W. MONTROSE AVE. - HARWOOD HTS., IL 60706

Permanent Index Number: 13-18-307-001-0000

as evidenced by a Promissory Note and Mortgage signed and delivered on 11/16, 2007 which mortgage was duly recorded with the Recorder of Deeds of Cook County, Illinois, as Document No. , which said Promissory Note and Mortgages are hereby incorporated herein and made a part of this Loan Modification Agreement, and

WHEREAS, the undersigned Borrowers and Community Savings Bank have found it mutually beneficial and in their interest to revise the terms of said Note and Mortgage and do hereby agree to the modification of the terms of said line of credit as set forth herein: An additional increase of TWENTY FIVE THOUSAND AND NO/100 - - - (\$25,000) Dollars to the line of credit thereby increasing the total available line of credit to FIFTY THOUSAND DOLLARS AND NO/100 - - - for the remaining term as set out in the Home Equity Line of Credit Agreement and Promissory Note dated 11/16, 2007

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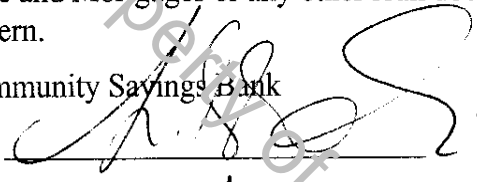
THEREFORE, for the mutual considerations herein stated and as set out in the Home Equity Line of Credit Agreement and Promissory Note, it is hereby agreed between the undersigned parties that as of this date, JANUARY 31, 2008, the maximum principal loan amount available for the above referenced line of credit is increased to:

FIFTY THOUSAND DOLLARS AND NO/100 - - - (\$50,000.00)

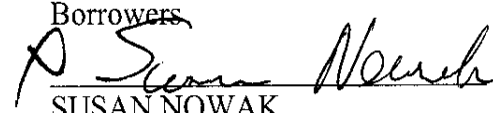
and, in all other respects, said Home Equity Line of Credit Agreement and Promissory Note and Mortgage contracts shall remain in full force and effect. If this document differs from or is inconsistent with the Home Equity Line of Credit Agreement and Promissory Note and Mortgages or any other loan documents, this Modification shall control and govern.

Community Savings Bank

By: _____

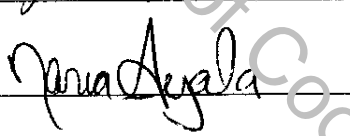


Borrowers



SUSAN NOWAK

Attest: _____



BOX 331

Cook County Clerk's Office