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Doc#: 0822729023 Fee: \$40.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 08/14/2008 10:23 AM Pg: 1 of 3

Second Modification Agreement

Community Savings Bank
Home Equity Line of Credit
Loan No. 01-80010468
Dated: July 25, 2008

WHEREAS, Community Savings Bank authorized and approved an equity line of credit for SYLWESTER SADOWICZ AND ANNA SADOWICZ in the amount of **Fifty Thousand Dollars and No/100 - - - (\$50,000.00)**

securing said line of credit with the property located in Cook County, Illinois and legally described as follows:

LOT 23 IN RELIAS'S RESUBDIVISION OF LOT 4 IN SUPERIOR COURT COMMISSIONERS PARTITION OF THE ESTATE OF JAMES WILLIAMSON DECEASED, BEING PART OF THE NORTHEAST QUARTER (NE-1/4) OF SECTION 11 AND PART OF THE NORTHWEST QUARTER (NW-1/4) OF SECTION 12 TOWNSHIP 40 NORTH RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Currently known as; 8335 W. BERWYN AVENUE - CHICAGO, IL 60656

Permanent Index Number: 12-11-201-051-0000

as evidenced by a Promissory Note and Mortgage signed and delivered on JUNE 8, 2004 which mortgage was duly recorded with the Recorder of Deeds of Cook County, Illinois, as Document No. 0420231003, which said Promissory Note and Mortgages are hereby incorporated herein and made a part of this Loan Modification Agreement, and

WHEREAS, Community Savings Bank and the Borrowers entered into a First Modification Agreement dated JUNE 15, 2007 thereby increasing the available funds to a total amount of \$100,000, and

WHEREAS, the undersigned Borrowers and Community Savings Bank have found it mutually beneficial and in their interest to again revise the terms of said Note and Mortgage and do hereby agree to a second modification of the terms of said line of credit as set forth herein:

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An additional increase of ONE HUNDRED THOUSAND AND NO/100 - - - (\$100,000.00) to the line of credit thereby increasing the Maximum Authorized Line of Credit to a total \$200,000.00 for the remaining term as set out in the Home Equity Line of Credit Agreement and Promissory Note dated JUNE 8, 2004

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, JULY 25, 2008, the maximum authorized principal loan amount available for the above referenced line of credit is increased to:

TWO HUNDRED THOUSAND DOLLARS AND NO/100 - - (\$200,000.00)

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:

Attest:

[Handwritten signature]
[Handwritten signature]

Borrowers

[Handwritten signature]
Sylwester Sadowicz
[Handwritten signature]
Anna Sadowicz

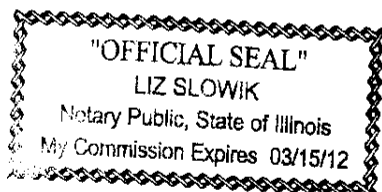
State of Illinois)
)
County of Cook)

Mortgagor Notary

I, LIZ SLOWIK, a Notary Public, in and for said County, in the state aforesaid, do hereby certify, that Sylwester Sadowicz and Anna Sadowicz, are personally known to me to be the same person whose name is subscribed to the foregoing instrument appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his free and voluntary act for the intent and purposed therein set forth.

Given under my hand and seal this 25th day of July, 2008

[Handwritten signature]
Notary Public



BOX 331

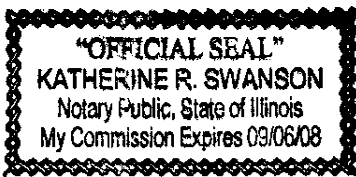
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State of Illinois)
)
 County of Cook)

Mortgagee Notary

I, Katherine R. Swanson, a Notary Public, in and for said County, in the state aforesaid, do hereby certify, that Elizabeth Slowik, of Community Savings Bank, and Arthur Neville, Secretary of said Community Savings Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instruments appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Community Savings Bank as aforesaid, for the uses and purposes therein set forth; and the said Secretary hereby acknowledges that he or she, as custodian of the corporate seal of said Community Savings Bank, did affix the corporate seal of said Company to said instrument as his or her own free and voluntary act and as the free and voluntary act of said Company, for the intent and purposes therein set forth.

Given under my hand and seal this 25th day of July, 2008



Katherine R. Swanson

 Notary Public

Document Prepared By:
 Arthur Neville
 Community Savings Bank

BOX 331

COMMUNITY SAVINGS BANK
 4801 W. BELMONT AVE.
 CHICAGO, IL 60641-4399