

Home Equity Line of Credit Agreement
Advance Modification

Loan No. _____

Please Print each Borrower(s) name.

Borrower(s) _____

By signing this form I/we agree to modify the above referenced Home Equity Line of Credit (HELOC) Agreement (the "Agreement") as follows:

1. Any person who is a party to the Agreement may individually authorize and take advances from this HELOC;
2. Any advances, whether taken individually or jointly, will be deemed an advance requested, authorized and taken by all persons who signed the Agreement;
3. Each borrower under the Agreement will be responsible, jointly and severally, for the repayment of all amounts owed pursuant to the Agreement;
4. Advances under the Agreement may be made in any manner authorized by Bethpage, including through Bethpage Home Banking and Bethpage Telephone Banking;
5. Requests for advances may be subject to the conditions and procedures established by Bethpage at the time the advance is requested;
6. Except as specifically modified by this Amendment, all other terms and conditions of the HELOC Agreement remain unchanged and in full force and effect.

(Note: All Borrowers on the original Home Equity Line of Credit Agreement must sign this form.)

X _____ Date _____
Borrowers Signature

X _____ Date _____
Borrowers Signature

X _____ Date _____
Borrowers Signature

Please return this form by Faxing it to (516) 349-6828, or mail to Bethpage Federal Credit Union, 899 S. Oyster Bay Rd., Bethpage, NY 11714 Attention: Home Equity Department.
Request should be completed with 24 hours of receipt. Member: Please check your Transfer Account options in On-Line Banking the next business day after submission.