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LOAN MODIFICATION AGREEMENT and AMENDMENT TO THE MORTGAGE

Loan No.

This Loan Modification Agreement and Amendment To the Mortgage is entered into this 24th day of September, 1992, by and between The NATIONAL BANK OF GREECE, S.A., CHICAGO BRANCH as Lender, STELIOS M. POLIOUDAKIS, (As to parcel 1) and LAKE VIEW TRUST & SAVINGS BANK, as Trustee, under Trust Agreement dated October 8, 1985 and known as Trust No. 24-6878 (as to Parcel 2), and ELGRECO PAINTING CONTRACTOR'S, INC., as CoMakers.

WHEREAS, the Lender has extended a Line of Credit in the amount of TWO HUNDRED FORTY FIVE THOUSAND (\$245,000.00) DOLLARS, (Maximum), and enabling STELIOS M. POLIOUDAKIS, (As to parcel 1), and LAKE VIEW TRUST & SAVINGS BANK, (As to Parcel 2) as Trustee, not personally, to borrow monies from Lender, and amending Trust Deed dated September 16, 1991 and recorded September 27, 1991 as Document No. 91-504867.

WHEREAS, the borrowers have entered into a Line Of Credit with the National Bank of Greece, S.A., which line of credit is in the amount of FOUR HUNDRED FIFTY THOUSAND and 00/100 (\$450,000.00) DOLLARS (Maximum) dated September 24, 1992, and;

WHEREAS, the parties have entered into a new Line of Credit for an additional period of one (1) year from the date hereof to be secured by the same collateral as the original line of credit was secured by.

WHEREAS, the parties hereto are desirous of modifying the Mortgage on the terms and conditions contained herein; and,

NOW THEREFORE, in consideration of the mutual covenants and agreements contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged by the parties, it is agreed as follows:

1. Amendment to the Trust Deed. The Trust Deed is hereby amended as follows:
  - (a) The principal amount, wherever said amount is expressed therein, is hereby amended to provide: FOUR HUNDRED FIFTY THOUSAND and 00/100 (\$450,000.00) DOLLARS (Maximum).
  - (b) The interest rate of the Note wherever said amount is expressed therein is hereby amended to provide: ONE AND ONE HALF (1.5%) percent above the Prime Commercial Rate of interest charged from time to time by the bank for the first TWO HUNDRED SIXTY THOUSAND (\$260,000.00) DOLLARS to be borrowed from the Line of Credit and any amount above TWO HUNDRED SIXTY THOUSAND (\$260,000.00) will be charged at TWO (2%) percent above the Prime Rate of Interest Charged from time to time by the bank except that the rate shall be FOUR (4%) percent above the Prime Commercial Rate of interest charged from time to time by the bank after default or maturity, provided however that the minimum interest rate of the entire amount outstanding shall not be less than SEVEN and ONE HALF (7.5%) percent per annum.
  - (c) A monthly payment of interest only will be payable at the rate specified herein each and every month for 12 consecutive months commencing October 1, 1992 monthly with a final payment of the entire outstanding principal balance plus any accrued interest of \$4,000.00 per paid, shall be due and payable on September 24, 1993.
  - (d) The Maturity Date of the Mortgage is extended to September 24, 1993.
- (2) Continued Effectiveness of Documents. In all other respects the Note and Trust Deed shall remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Loan Modification Agreement and Amendment to the Mortgages to be executed on the date appearing on the first page hereof, Stelios M. Poliouidakis (As to Parcel 1), Elgreco Painting Contractor's, Inc. as CoMakers and Lake View Trust & Savings Bank, not personally, but as Trustee as aforesaid have caused these presents to be signed by its Vice President-Trust Officer, and its corporate seal to be hereto affixed and attested by its Assistant-Trust Officer the day and year first above written. It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust properly specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against the Land Trustee or any of the beneficiaries under said Trust Agreement, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

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LA SALLE NATIONAL TRUST, N.A. not personally but as Trustee, successor corporate fiduciary to LA SALLE NATIONAL BANK, successor corporate fiduciary to LA SALLE LA SALLE BANK LAKE VIEW, formerly LAKE VIEW TRUST AND SAVINGS BANK.

By: [Signature]  
Senior Vice President

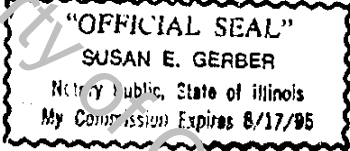
ELGRECO PAINTING CONTRACTOR'S, INC.

By: [Signature]  
Stelios M. Poliodakis, President  
[Signature]  
Stelios M. Poliodakis, Individually

By: [Signature]  
Its Vice President - Trust Officer  
Asst. Vice President & Asst. Secretary  
By: [Signature]  
Its Assistant Trust Officer  
R. W. KINZIE  
SENIOR VICE PRESIDENT & ASST. SECRETARY

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, [Signature], a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that [Signature] an Officer of the National Bank of Greece, S.A. and [Signature] an Officer of the National Bank of Greece, S.A. are personally known to me to be the same persons whose names are subscribed to the foregoing instrument and as such Officers of the Bank appeared before me in person and acknowledged that they signed the foregoing instrument on September 24, 1992 as their own free and voluntary act and of the free and voluntary act of the National Bank of Greece, S.A.

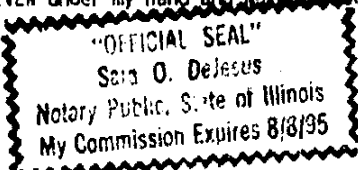


[Signature]  
Notary Public

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, [Signature], a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that G. R. Reinhard Asst. Vice President-Trust Officer of LAKE VIEW TRUST & SAVINGS BANK, and R. W. Kinzie, Asst. Secy ~~XXXXXXXXXXXXXXXXXXXX~~ of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such ASST. Vice-President-Trust Officer, and Assistant Trust Officer, respectively 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 Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant-Trust Officer then and there acknowledged that said Assistant-Trust Officer, as custodian of the corporate seal of said bank, did affix the seal of said bank to said instrument at said Assistant-Trust Officer's own free and voluntary act of said bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 24th day of September, 1992



[Signature]  
Notary Public

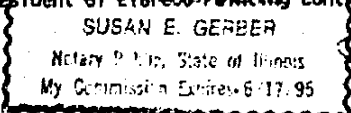
CONSENT OF GUARANTORS

The undersigned having entered into a Guaranty of Note, Trust Deed and Additional Collateral Documents hereby consents to the provisions of the foregoing Loan Modification Agreement and Amendment to Note and Mortgages and agree that their guaranty shall apply to the new loan amount of FOUR HUNDRED FIFTY THOUSAND and 00/100 (\$450,000.00) DOLLARS as provided therein, but shall otherwise in no way be altered or impaired thereby, and such Guaranty shall remain in full force and effect and is hereby reaffirmed by the undersigned.

[Signature]  
Stelios M. Poliodakis, As President of ElGreco Painting Contractor's, Inc., and Individually

STATE OF ILLINOIS )  
COUNTY OF COOK )

I, [Signature], a Notary Public in and for said County, in the State aforesaid, do hereby certify that Stelios M. Poliodakis, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument and respectively appeared before me this day in person and acknowledged that he signed and delivered the said instrument as his own free and voluntary act for the use and purposes therein set forth, as President of ElGreco Painting Contractor's Inc., and Individually.



[Signature]  
Notary Public

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EXHIBIT

This Rider Hereto Attached and made a part of the

## LOAN MODIFICATION AGREEMENT

Dated September 24, 1992 between STELIOS M. POLIOUDAKIS, (As to Parcel 1) and LAKE VIEW TRUST & SAVINGS BANK, (As to Parcel 2) not personally, but as Trustee under Trust No. 246878, and NATIONAL BANK OF GREECE, S.A., CHICAGO BRANCH

PARCEL 1: Lot 19 in Block 1 in Thomas A. Hulbert's Subdivision of the North 141 Feet of the South 191 Feet of the West Half of the Southeast Quarter of Section 28, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 13-28-429-023

PROPERTY COMMONLY KNOWN AS: 5048 W. Fullerton Ave., Chicago, Il. 60639

PARCEL 2: Lots 28, 29 and 30 in the Subdivision of the North Half of the West Third of the Northeast Quarter of Section 35, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 13-35-200-028 (Affects Lot 28)/13-35-200-001 (Affects Lots 29 & 30)

PROPERTY COMMONLY KNOWN AS: 3575 W. Fullerton Ave., Chicago, Illinois 60647

THIS INSTRUMENT WAS PREPARED BY:  
PERRY G. CALLAS  
Bishop, Callas & Wagner  
550 Woodstock Street,  
Crystal Lake, Illinois 60014  
(815) 455-0244  
2326.mod

RECORD AND RETURN TO:  
PERRY G. CALLAS  
Bishop, Callas & Wagner  
550 Woodstock Street  
Crystal Lake, Il. 60014

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BOX 333

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