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SECOND LOAN MODIFICATION AGREEMENT AND AMENDMENT TO

La Saile National Trust, N.A., Successor MURINGAGE AND AND ASSIGNMENT OF RENTS
La Saile National Bank, Successor Trustee to La Saile

Bank Lake View, formerly known as Lake View Ituat & Savings Bank

51381314

Loan No. 18499-73

This Loan Modification Agreement and Amendment To the Note and \star is entered into this 12^{4} day of 1993, by and between The National Bank of Greece, S.A., CHICAGO BRANCH as Lender, and

LAKE VIEW TRUST & SAVINGS BANK, as Trustee Under Trust Agreement dated 10/08/85 and known as Trust No. 24-687800 as to Parcel 2) STELIOS M. POLIOUDAKIS and EL GRECO PAINTING CONTRACTOR'S, INC., as Comakers.

WHEREAS, the Lender originally extended a Line of Creditin the amount of TWO HUNDRED FORTY FIVE THOUSAND AND 00/100 (\$245,000.00) DOLLARS (Maximum) and enabling STELFOS M. POLIOUDAKIS, (As to Parcel 1), and LAKE VIEW TRUST and SAVINGS BANK, (As to Parcel 2) as Trustee, not personally, to borrow monies from Lender, and which Line of Credit was modified by Loan Agreement Note and Loan Modification Agreement all dated September 24, 1992, increasing the Line of Credit to \$450,000.00;

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 Loan Agreement and Note dated September 24, 1992 and of further modifying the Mortgage and Assignment of Rents 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:

Amendment to the Loan Agreement, Note, Mortgage and Assignment of 1. Rents. The Loan Agreement, Note, Mortgage and Assignment of Rents is hereby amended as follows:

(a) The principal amount wherever said amount is expressed therein, shall provide: FOUR HUNDRED FIFTY THOUSERS and (\$450,000.00) DOLLARS (Maximum).

interest rate of the Note wherever said amount (b) The 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 except that the rate shall be THREE AND ONE HALF Percent (3.5%) 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 on the entire amount ouytstanding shall not be less than SEVEN and ONE HALF (7.5%) percent per annum.

* Line of Credit Loan Agreement and Note dtd 9/24/92, Mortgage and ment or Rents recorded as Doc. No's. 91504867/8 as Modified by Loan Modification Agreement dtd 9/24/92, recorded 12/31/92, as Doc.No. 92987126.

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- (c) A monthly payment of interest only will be payable at the rate specified herein each and every month for 12 consecutive months commencing bec. 12, 1993 monthly with a final payment for the entire outstanding principal balance plus any accrued interest due if not sooner paid, shall be due and payable on
- (d) The Maturity Date of the Mortgage is extended to Novila...,
- 2. Continued Effectiveness of Documents
 In all other respects the said documents shall remain unchanged and in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Loan Modification Agreement and Amendment to be executed on the date appearing on the first page hereof, Lake View Trust Savings Bank not personally, but as Trustee as aforesaid has casued these presents to be signed by its

SR. VICE PRESIDENT and its corporate seal to be hereto affixed and

and its corporate seal to be hereto affixed and attested by its the day and year rirst above written. It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in 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 property specifically described herein, and this instrument is executed and delivered by said Trustee not on its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or enforceable against the Lake View Trust and Savings Bank on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in

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this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

La Salle National Trust, N.A., Successor Trustee to La Salle National Bank, Successor Trustee to La Salle Bank Lake View, formerly known as Lake View Laws & View, formerly known as Lake View Laws & View, as Trustee as aforesiad man personal.

BY:

BY:

BY:

BY:

El Greco Painting Contractors, Inc.

BY:

By: Stellos M. Polioudakis, Pres.

Stelios M. Polioudakis, Individually

Deputy

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STATE OF ILLINOIS)] SS COUNTY OF COOK I, Joulto Velia, a Notary Public in and for said County, in the State aforesiad, DO HEREBY CERTIFY that Vasiling har former an Officer of the National Bank of Greece, S.A. and , an officer of the National Bank of Greece, solious2 S.A. are 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 Marie (2) 17/11 , 1993 as their own free and voluntary act of the National Bank of Greece, S.A. OFFICIAL SEAL LORETTA LELIS NOTATE PRIBLIC, STATE OF ILLINOIS NOTATY WAY CON WARROWY MARK MONEY ON SAW STATE OF ILLINOIS) COUNTY OF COOK) SS I, PARTY DENISEWICZ , a Notary Purile, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JOSEPH W. LANG , VicePresident-Trust Officer of LAKE VIEW TRUST and SAVINGS and as Assistant-True Cofficer of said Bank are Corinna Bek personally known to me to be the same person(s) whose name(s) is/are subscribed the inst: ment to foregoing Vice-President-Trust Officer, and Assistant-Trust Cilicer, respectively appeared before me this day in person and personally acknowledged that they signed and delivered the said instrument as their full and voluntary act and as the free and voluntary act of said Bank, as Truster as aforesaid, for the uses and purposes therein set forth; and the said Assistant-Trust officer then and there acknowledged that said Assistant-Trust Criter'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 19th day of 100 1993. (SEAL) My Commission Expires: THE SALVE OF Larget D and at Notare Public, State of Ill and My Compression Exposes City of Aces

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STATE OF ILLINOIS)
COUNTY OF COOK]
I, the undersigned, a Notary Public, in and for said County, in the State aforesaid DO HEREBY CERTIFY, that the above named personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they signed and delivered the said instrument as such officers of said CORPORATION and caused the seal of said CORPORATION, to be thereunto affixed as their free and voluntary act and as the free and voluntary act and deed of said CORPORATION, for the uses and purposes therein set forth.
GIVEN under my hand and Motarial Seal, this 1974 day of 200., 1993. Notary Public
(SEAL) O'FICIAL SEAL LORETTA LELIS NOTARY PUBLIC, LIATE OF ILLINOIS NY COMMISSION SORRIUS INDICATE.
STATE OF ILLINOIS] COUNTY OF COOK] SS
I, the undersigned, a Notary Public, ina nd for said County, in the State aforesaid, DO HEREBY CERTIFY that the above named Stalios M. Polioudakis personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument appeared before he this day in person and personally acknowledged that he/she/they signed and delivered the said instrument as their full and voluntary act, for the usesand purposes therein set forth. GIVEN under my hand and Notarial Seal, this day of love.
Notary Public Notary Public
OFFICIAL SEAL LORETTA LELIS NOTARY PUBLIC, STATE OF BLINDIR MAGRIMMENDULAN DECIDIO 182

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CONSENT OF GUARANTORS

The undersigned having entered into a Guaranty of Note, MCRTGAGE and Additional Collateral Documents hereby consents to the provisions of the foregoing Loan Modification Agreement and Amendment to Note, Morigagia, Lic. and agree that their guaranty shall apply to the new loan amount of FOUR HOUNTING FIFTY. THOUSAND AND 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.

U _A	d effect and is hereby	roaffirmed by the	undersigned.
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	00/	Stelios M. Policudakis, As Elifreco Painting Contractor Individually	President of is, inc., and
	Col		
	7	74-	
STATE OF ILLINOIS]	SS		
COUNTY OF COOK		Q _A	
aforesaid, DO HERE Personal is/are subscribed delivered the said and purpose thereis		the same person (which and voluntary	M. Policidakis a) whose name (s) e/they signed and act, for the uses
GIVEN under my	hand and Notarial Sea	il this 1974 day	of Nov.
19 <u>93</u> .	(ρ \sim ρ	
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(SEAL)	NOTATE OF ILLINOIS MY CRIMUISION EXPURES ON A PROPERTY MALE OF THE LINOIS OF THE NOTATE OF THE LINOIS OF THE NOTATE OF THE LINOIS OF THE NOTATE OF THE NOTAT	c My Commission Exp	93992221 ires
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EXHIBIT A

This Rider Hereto Attached and made a part of LOAN MODIFICATION AGREEMENT

Dated November /2, 1993 between LAKE VIEW TRUST and SAVINGS BANK,

(As to Parcel 2) not personally,

but as Trustee under Trust No. 246878, El Greco Painting Contractors,
Stelios M. Polioudakis 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; 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, IL 60647

THIS INSTRUMENT WAS PREPARED BY:

L. LELIS NATIONAL BANK OF GREECE, S.A. 168 N. Michigan Avenue- 2nd flr. Chicago, Illinois 60601

RECORD AND RETURN TO:

NATIONAL BANK OF GREECE,S. Chicago Branch
168 N. Michigan Avenue
Chicago, Illinois 60601

Attn: Loan Dept.

DEPT-01 RECUPLINGS

1#9999 TRAN 1/28 12/06/93 10:15:00 #0698 # #-92-992221

COOK COUNTY RECORDER

DEPT-01 RECORDINGS

353.0

TW9949 TRAN 1720 12/06/93 10:13:40

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COOK COUNTY RECORDER

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