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LOAN MODIFICATION AGREEMENT AND AMENDMENT TO NOTE AND TRUST DEED

Loan No. 5918-12

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This Loan Modification Agreement and Amendment To the Note and Deed is entered into this 30th day of APRIL, 1993, by and between The National Bank of Greece, S.A., CHICAGO BRANCH as Lender, and Louis Ekonomakis and Gloria Ekonomakis, as Borrower.

WHEREAS, the Lender has extended ONE HUNDRED THOUSAND and no/100 (\$100,000.00) DOLLARS which has a principal balance remaining of EIGHTY THOUSAND AND 00/100 (\$80,000.00) DOLLARS enabling LOUIS EKONOMAKIS and GLORIA EKONOMAKIS to borrow monies from Lender, and

WHEREAS, the Lender will extend an additional 00.00 /100 (00.00) DOLLARS to Borrowers which is secured by the same 00.00 and,

WHEREAS, the parties hereto are desirous of renewing said loan on the terms and conditions contained herein; and,

WHEREAS, the parties are hereby entering into this Loan Modification Agreement and Amendment to Note and Trust Deed because Borrower desires to extend payment of the balance due of principal of EIGHTY THOUSAND and 00/100 (\$80,000.00) DOLLARS, and to extend the maturity of the Note for THIRTY SIX (36) months from the date hereof 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 Note and Trust Deed The Note and Trust Deed is hereby amended as follows:

- (a) The principal amount wherever said amount is expressed therein, is hereby amended to provide: EIGHTY THOUSAND and 00/100 (\$80,000.00) DOLLARS.
- (b) The interest rate of the Note wherever said amount is expressed therein, is hereby amended to provide: TWO AND ONE HALF (2 1/2%) percent above the Prime Commercial Rate of Interest charged from time to time by the Bank except that the rate shall be FOUR AND ONE HALF (4 1/2%) percent above the Prime Commercial Rate of Interest charged from time to time by the Bank after maturity.

COOK COUNTY, ILLINOIS
FILED FOR RECORD

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- (c) A monthly payment of ONE THOUSAND ONE HUNDRED and no/100. (\$1,100.00) Dollars principal and interest due will be payable at the rate specified each and every month for THIRTY FIVE (35) consecutive months commencing May 26, 1993 monthly with a final payment of the entire outstanding principal balance plus any accrued interest due if not sooner paid, shall be due and payable on April 26, 1996. In the event that the actual interest charge in any month when added to the principal due for such month, would exceed the fixed monthly payment of ONE THOUSAND ONE HUNDRED (\$1,100.00) DOLLARS, Borrower shall be charged an additional amount equal to such excess. Interest shall be computed on a 360-day year and shall be charged for the actual number of days elapsed. In no event shall the charge in any month be less than eight and one half per cent (8 1/2%).
- (d) The Maturity Date of the Note and Trust Deed is extended to April 26, 1996.
- (e) If any payment of the principal and interest of the unpaid principal balance due under this note becomes overdue for a period of three (3) days, the maker shall pay FIVE (5) per cent of the amount of the ~~the~~ payments due or \$15.00, whichever is higher, and payments of principal and interest past due for thirty (30) days shall bear an interest at the rate of prime plus FOUR AND A HALF per cent (4 1/2/) per annum until paid. This change will defray part of the increased costs of collection resulting from such late payment. Such late charges shall be in addition to and separate from any increase in addition to and separate from any increase in interest due the Lender as a result of the calculation of the interest due under this note at the default rate.

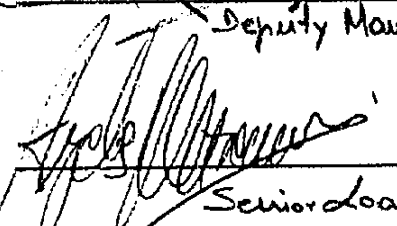
2. Continued Effectiveness of Documents


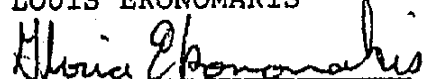
In all other respects the note and Trust Deed shall remain unchanged and in full force and effect and are incorporated herein by reference.

IN WITNESS WHEREOF, the parties hereto have caused this Loan Modification Agreement and Amendment to Note and Trust Deed to be executed on the date appearing on the first page hereof.

NATIONAL BANK OF GREECE, S.A.

BY: 
Deputy Manager

BY: 
Senior Loan Officer.

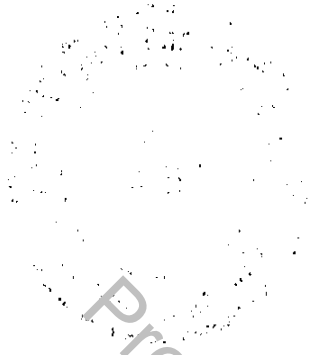

LOUIS EKONOMAKIS

GLORIA EKONOMAKIS

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EXHIBIT A

This Rider Hereto Attached and made a part of the
LOAN MODIFICATION AGREEMENT
dated _____, 1993 between Louis Ekonomakis and
Gloria Ekonomakis and NATIONAL BANK OF GREECE, S.A., CHICAGO BRANCH

Lots 19 in starr's subdivision of blocks 114 to 116 in Bronson's addition
to Chicago in the North East 1/4 Section 4, Township 39 north, Range 14
East of the Third Principal Meridian, in Cook County, Illinois.

PIN # 17-04-205-058

ADDRESS OF PROPERTY:

1443 N. Wells Ave.

Chicago, IL

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.A.
Chicago Branch
168 N. Michigan Avenue
Chicago, Illinois 60601

Attn: Loan Dept.

Box 333

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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 Trust Deed and agree that their guaranty shall apply to the new loan amount of EIGHTY THOUSAND and 00/100 (\$80,000.00) 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.

Louis Ekonomakis
LOUIS EKONOMAKIS

Gloria Ekonomakis
GLORIA EKONOMAKIS

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STATE OF ILLINOIS, }
COUNTY OF COOK } SS.

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY, that the above named Assistant Vice President and Assistant Secretary of the CHICAGO TITLE AND TRUST COMPANY, Grantor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Assistant Secretary 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 Company for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as custodian of the corporate seal of said Company, caused the corporate seal of said Company to be affixed to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.

Given under my hand and Notarial Seal

Date APR 30 1993



Karen Naughton

Notary Public

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