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DEPT-01 RECORDING 431.50
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#2314 # LC #-95-665162
COOK COUNTY RECORDER

LOAN MODIFICATION AGREEMENT AND AMENDMENT TO NOTE AND MORTGAGE AND ASSIGNMENT OF RENTS AND LEASES

ATC 2000967

LOAN NO. 60296-02

This Loan Modification Agreement and Amendment to the Note, Line of Credit Agreement, Mortgage and Assignment of Rents and Leases all dated June 7, 1994, recorded on June 17 1994 as Document Number(s) 94537478/9 is entered into this 7 day of June, 1995, by and between the NATIONAL BANK OF GREECE, S.A. CHICAGO BRANCH as Lender, and Stylianos D. Angelakos, as Borrower, and Bessie Makris Angelakos AKA Vassiliki Makridakis, his wife, as Borrower and Mortgagor.

WHEREAS, the lender has extended a Line of Credit in the Maximum Amount of One Hundred THOUSAND AND NO/100 (\$100,000.00) DOLLARS, and

WHEREAS, the parties are hereby entering into this Loan Modification Agreement and Amendment to Note, Line of Credit Loan Agreement, Mortgage and Assignment of Rents because Borrower desires to renew and extend said Line of Credit for an additional period of one (1) year; and because the parties desire to amend the minimum rate provisions, add an escrow provision and amend the documents to conform to forms in current use by Lender; 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) The Note, Line of Credit Agreement, Mortgage and Assignment of Rents are hereby amended as follows:

- (a) In no event before or after payment is due shall the interest rate be less than 10.75%.
- (b) In addition to the monthly payment of interest, Borrower agrees to pay an additional Six Hundred Eighty Four and No/100s (\$684.00) per month into a Real Estate Tax and Insurance Escrow Account which amount is subject to adjustment based on adjustments in the Real Estate Taxes and Insurance Premiums, if any

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(c) The Maturity Date of the Note and Line of Credit Loan Agreement is extended to June 7, 1996.

(d) The Loan Documents are hereby further amended as follows:

(i) The Note is hereby amended to include the following two paragraphs:

The aforesaid Securities shall at all times be held and treated as additional security to Bank for Borrower's payment of the indebtedness evidenced by the Note with interest thereon and/or for Borrower's performance of the covenants and agreements therein contained as well as for the payment, and/or performance as the case may be, of any and all obligations and liabilities (direct or indirect, absolute or contingent, sole, joint or several, secured or unsecured, due or to become due, now existing or hereafter arising) of any of the Borrower to the Bank, notwithstanding that any of such obligations and/or liabilities may be reflected on the records of the bank as being unsecured.

This Note and any and all other Notes of the Borrower to bank are to be deemed interrelated and interdependent and a default under one Note shall automatically constitute a default under the other Note(s) and vice versa. Accordingly, in the event of a default under the terms of the aforesaid Note, Bank shall have all of the rights and remedies of default as contained in the aforesaid Securities and such other Note(s).

(ii) The Mortgage is hereby amended to include the following substituted paragraph 10:

10. At the option of Mortgagee, and without notice to Mortgagor, all unpaid indebtedness secured by this Mortgage shall, notwithstanding anything in the Note or in this Mortgage to the contrary, become due and payable (a) immediately in the case of default under the terms of the Note; (b) immediately in the event Mortgagor shall, without the prior written consent of Mortgagee (which consent shall be declined with respect to a purchaser or other transferee who is or may be a polluter within the definition of any environmental law or regulations), sell, transfer, convey, encumber, or assign the title to all or any portion of the Premises, or the rents, issues, or profits therefrom, whether by operation of law, voluntarily or otherwise, or shall contract to do any of the foregoing, including, but not limited to, transfer to an Illinois Land trust; or (c) immediately when default shall occur in the performance of any other agreement of the Mortgagor herein contained.

2. Continued Effectiveness of Documents

In all other respects the Note, Line of Credit Agreement, Mortgage and Assignment of Rents and Leases shall remain unchanged and in full force and effect, and are incorporated herein by reference.

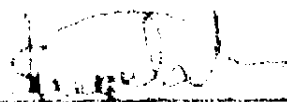
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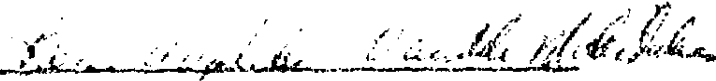
IN WITNESS WHEREOF, the parties hereto have caused this Loan Modification Agreement and Amendment to Note Line of Credit Loan Agreement, Mortgage and Assignment of Recs to be executed on the date appearing on the first page hereof.

NATIONAL BANK OF GREECE, S.A.
Chicago Branch



Stylianos D. Angelakos

BY:


John Psaridas, Deputy Manager


Bessie Makris Angelakos

BY:


Brent A. Basins, Sr. Loan Officer

AKA Vassiliki Makridakis

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REGISTER

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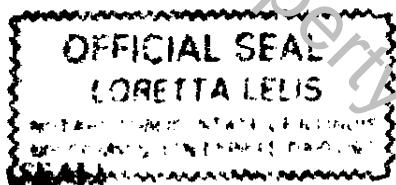
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STATE OF ILLINOIS
COUNTY OF COOK JSS

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid, **DO HEREBY CERTIFY** that the above named Stylianos D. Angelakos personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me 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 uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 20 day of September, 1995

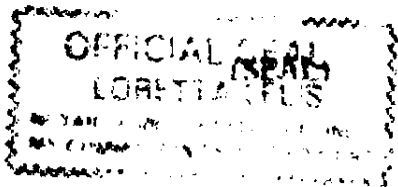


Loretta Lelis
Notary Public
My Commission Expires 9-1-97

STATE OF ILLINOIS
COUNTY OF COOK JSS

I, the undersigned, a Notary Public, in and for said County, in the State aforesaid **DO HEREBY CERTIFY**, that the above named Bessie Makris Angelakos AKA Vassiliki Makridakia personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and personally acknowledged that he/she/they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth

GIVEN under my hand and Notarial Seal, this 27 day of September, 1995



Loretta Lelis
Notary Public
My Commission Expires 9-1-97

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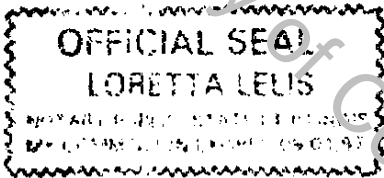
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STATE OF ILLINOIS |
COUNTY OF COOK | SS

I, the undersigned, a Notary Public in and for said county, in the State aforesaid, DO HEREBY CERTIFY that John Psarianos and Brent A. Baum personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such acknowledged that they signed and delivered the said instrument as such Officers of said Bank and caused the seal of said Bank to be thereunto affixed as their free and voluntary act as the free and voluntary act and deed of said Bank for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this 27 day of September 1995

Loretta Leuis
Notary Public



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This Rider Hereto Attached and made a part of the
LOAN MODIFICATION AGREEMENT dated 6/7, 1995 between

Stylios D Angelakos ETAL.

and NATIONAL BANK OF GREECE, S.A.
CHICAGO BRANCH

Legal Description

LOT 4 IN BLOCK 2 IN SNOW AND DICKINSON'S SUBDIVISION OF LOTS 1, 2, 3, AND 4 IN
WATSON AND WARNER'S SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE
SOUTHEAST 1/4 OF SECTION 1, TOWNSHIP 18 NORTH, RANGE 14, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 20-03-422-019

ADDRESS OF PROPERTY

425-32 East 47th St.
Chicago, IL 60653

THIS IS NOT HOMESTEAD PROPERTY.

This Instrument was Prepared By:

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

Record and Return To:
NATIONAL BANK OF GREECE, S.A.
Chicago Branch
168 N. Michigan Avenue
Attn: Loan Dept.



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