told they could obtain the necessary $50,000 earnest money but the interest rate would be higher than usual. The Chiagouris brothers hesitated, but only briefly.

The brothers were subsequently introduced to Sam Mercurio, a director of the Service Savings & Loan Association, at 7666 West 63d Street, Summit, a Chicago suburb. Mercurio advised them his association could not extend the loan but he knew friends who could.

On June 23, 1964, the brothers arrived at Caravello's carpeted, wood-paneled office. Seated behind the desk was Willie Messino. Also present was George Bravos. "We need $50,000", Albert Chiagouris said.

Messino explained that the interest would be 40 percent, a total of $70,000 to be paid back in 47 weeks. The payments would be $1,500 a week for 46 weeks and $1,000 on the 47th week.

Two days later the brothers returned. Messino counted out $50,000 in cash. At Messino's directions Jack Chiagouris typed out 10 judgment notes, nine for $7,500 each, and one for $2,500, a total of $70,000.

All three Chiagouris brothers signed the notes, Messino retained the originals and the brothers kept the carbon copies. Bravos added that the final security on the loan would be the brothers' eyeballs.

At that point Messino introduced Joseph Lombardi as the weekly collector of $1,500. They were instructed to put the cash in an envelope mark the number 24 on the envelope and leave it for Lombardi at Caravello's office.

After Messino and Lombardi left, Caravello implored the Chiagouris brothers for a $15,000 loan from the $50,000 they had just received. He was to repay it in a week, but he never did.

The brothers made three weekly juice payments of $1,500 each, but their financial plans were snagged. They had expected to liquidate some of their holdings to obtain an additional $100,000 necessary to seal the option on the hotel purchase, and to realize enough cash to cancel their $50,000 loan from Messino and Bravos. However, the liquidation did not materialize.

The Chiagouris brothers returned to Messino and Bravos and succeeded in obtaining a second loan, this time it was $100,000 in cash currency. The terms were repayment of $10,000 at the end of the 35 days, another $10,000 35 days later, and $110,000 on the 105th day. The loan of $100,000 was secured with a $130,000 promissory note.

When Messino and Bravos departed the brothers were opportuned by Caravello for another $25,000. They never saw that money again or the original $15,000 they had loaned to Caravello.

The Chiagouris brothers continued making their $1,500 weekly payments but could not meet their $10,000 payment on the $100,000 loan. A parking lot rendezvous was arranged to explain their predicament. Jack Chiagouris was behind the wheel of his auto. The window was open on his side. Without warning Messino shot his fist at Jack's jaw.

Messino threatened that unless the large payment was made soon, he would impose a tax of $1,000 a day for every day the brothers were late.

Two days later the Chiagouris brothers made their weekly $1,500 payment on the first loan, and paid $10,000 on the second loan. They