ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN THE ATLANTA NATIONAL BANK COUNTY, ILLINOIS P.O. BOX 568 105 SW CHURCH STREET, P.O. BOX 459 ATLANTA, IL 61723 ATLANTA, IL 61723

Loan Number 92898 32997
Date 07-07-2008 Maturity Date 06:28:2018 Loan Amount \$ 100,000,00 Renewal Of

HINIVERSAL NOTE

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally. "You" means the lender, its successors and assigns.

Thousand bear better of the state of the sta	
For value received, I promise to pay to you, or your order, at your address lis	ited above the PRINCIPAL sum of ONE HUNDRED THOUSAND AND
VO/100	. No additional advances are contemplated under this note
Single Advance:   will receive all of this principal sum on	unt of principal   can borrow under this note, On 07-07-2008
I will receive the amount of \$ 75,000.00	and future principal advances are contemplated.
Conditions: The conditions for future advances are COMPLETION AND	OFFICER APPROVAL OF REQUEST FOR ADVANCE FORM
	aximum amount of principal more than one time. This feature is subject t
all other conditions and expires on	· · · · · · · · · · · · · · · · · · ·
☐ Closed End Credit: You and I agree that I may borrow up to the ma	aximum only one time (and subject to all other conditions).
NTEREST: I agree to pay interest on the outstanding principal balance from per year until 06-28-2018	. at the rate of
Variable Rate: This rate may then change as stated below.	the following index rate:
Index Rate: The future rate will be	the following index rate:
<ul> <li>No Index: The future rate will not be subject to any internal or external or external properties.</li> <li>□ Frequency and Timing: The rate on this note may change as often</li> </ul>	ernal index. It will be entirely in your control.
A change in the interest rate will take effect	
[7] Limitations: During the term of this loan, the applicable annual into	erest rate will not be more than % or less that
%. The rate may not change more t	han% each
Effect of Variable Rate; A change in the interest rate will have the follo	The amount of the final payment will change.
П	
CCRUAL METHOD: Interest will be calculated on a ACTU	UAL/365 basis.
OST MATURITY RATE: I agree to pay interest on the unpaid balance of this	s note owing after maturity, and until paid in full, as stated below;
<ul> <li>on the same fixed or variable rate basis in effect before maturity (a</li> </ul>	as indicated above).
[X] at a rate equal to 15%  LATE CHARGE: If a payment is made more than 10 days at	tracities due Lagree to pay a late charge of 5,000% OF THE LATE
LATE CHARGE: If a payment is made more than days at days at days at	rter it is due, l'agree to pay a late change of <u>a.o.o.o.o.o.</u>
AMOUNT WITH A MIN OF \$50.00  RETURN CHECK CHARGE. I agree to pay the greater of \$20.00	or all costs and expenses incurred in connection with any paymen
on this loan that is returned because it has been dishonored.	
ADDITIONAL CHARGES: In addition to interest, I agree to pay the follow	ring charges which 🔟 are 🖂 are not included in the principal amour
above:	NNING JULY 28, 2008 WITH FINAL PAYMENT OF BALANCE OWED ON
ADDITIONAL TERMS:	
THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF IN	ITERNAL REVENUE FORM 8038 ANNUALLY.
☐ SECURITY: This note is separately secured by (describe separate	PURPOSE: The purpose of this loan is CONTRUCTION EXPENSES ON
document by type and date):	LIBBARY ANNEX
	CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.
This saction is for your internal use, Failure to list a separate security document does not mean the	SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.
greement will not secure this note.]	ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS
Signature for Lender	WILLIAM M. THOMAS, TRESURER
//0.00	The state of the s
( Milhert	Landy K Durks
RODNEY L. ALBERTS, EXEC VP	RANDY L. BÁOOKS, TRUSTEE

ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS P.O. BOX 568

ATLANTA, IL 61723

THE ATLANTA NATIONAL BANK 105 SW CHURCH STREET, P.O. BOX 459 ATLANTA, IL 61723

90400	
Loan Number 33122	
Date 01-09-2009	
Maturity Date <u>06-28-2018</u>	
Loan Amount \$ 126,763.38	
Renewal Of 32997	

CIVITY XXXVI

BORROWER'S NAME AND ADDRESS

William.

"I" includes each borrower above, jointly and severally. "You" means the lend	er, its successors and assigns.
For value received, I promise to pay to you, or your order, at your address lis	
THOUSAND SEVEN HUNDRED SIXTY THREE AND 38/100	Dollars \$ 126,763,38  -2009 . No additional advances are contemplated under this note.
Single Advance: I will receive all of this principal sum on	. No additional advances are contemplated under this note.  unt of principal I can borrow under this note. On
	and future principal advances are contemplated.
Conditions: The conditions for future advances are	
Onen End Credity You and I agree that I may be recover up to the m	aximum amount of principal more than one time. This feature is subject to
all other conditions and expires on	
Closed End Credit: You and I agree that I may borrow up to the may	
INTEREST: I agree to pay interest on the outstanding principal balance from	01-09-2009 at the rate of 5.750 %
per year until <u>06-28-2018</u>	·
Variable Rate: This rate may then change as stated below.	the following index rate:
Index nate. The lattice rate will be	the following index rate.
No Index: The future rate will not be subject to any internal or extended	. ,
Frequency and Timing: The rate on this note may change as often	
A change in the interest rate will take effect	erest rate will not be more than % or less than
	han% each
Effect of Variable Rate: A change in the interest rate will have the following	owing effect on the payments:
The amount of each scheduled payment will change.	☐ The amount of the final payment will change.
	141/005
ACCRUAL METHOD: Interest will be calculated on a ACTI POST MATURITY RATE: I agree to pay interest on the unpaid balance of this	
on the same fixed or variable rate basis in effect before maturity (a	, , , , , , , , , , , , , , , , , , , ,
[X) at a rate equal to 15%	
🖾 LATE CHARGE: If a payment is made more than days at	
AMOUNT WITH A MIN OF \$50.00  RETURN CHECK CHARGE. I agree to pay the greater of \$20.00	and and an analysis and an ana
on this loan that is returned because it has been dishonored.	or all costs and expenses incurred in connection with any payment
☐ ADDITIONAL CHARGES: In addition to interest, I agree to pay the follow	ing charges which  are are not included in the principal amount
above;	
PAYMENTS: I agree to pay this note as follows:	MANAGE TANIHADY 20. 2000 WITH CANAL DAVIMENT OF DALANCE OWED ON
MONTHLY PAYMENTS OF \$1,410.00 DUE THE 28TH OF EACH MONTH BEGII JUNE 28TH, 2018.	VINING DANGART 20, 2009 WITH FINAL FATMENT OF BALANCE OWED ON
ADDITIONAL TERMS:	
THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF IN	ITERNAL REVENUE FORM 8038 ANNUALLY.
FUNDS USED AS FOLLOWS: NOTE #32997, PAY 0FF, \$96,763.38 AND MO	NEY ORDER FOR \$30,000.00.
SECURITY: This note is separately secured by (describe separate document by type and date):	PURPOSE: The purpose of this loan is <u>CONTRUCTION EXPENSES ON</u>
document by type and dates.	LIBRARY ANNEX
	CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.
(This section is for your internal use. Failure to list a separate security document does not mean the	SIGNATURES: 1 AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.
agreement will not secure this note.)	ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS
Signature for Lender	and I have
$\mathcal{I}$	WILLIAM M. THOMAS, TRESURER
1/ (volume)	Landia Buch
RODNEY L. ALBERTS, EXEC VP	RANDY L. BROOKS, TRUSTEE

C-L-10#2201

ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS P.O. BOX 568 ATLANTA, IL 61723

THE ATLANTA NATIONAL BANK 105 SW CHURCH STREET, P.O. BOX 459 ATLANTA, IL 61723

4 N 34800	
Loan Number 34800	
Date 11-25-2013	
Maturity Date 10:01:2014	
Loan Amount \$ 100,000.00	
Renewal Of 34800	

BORROWER'S NAME AND ADDRESS LENDER'S NA "I" includes each borrower above, jointly and severally. "You" means the lende	AME AND ADDRESS er, its successors and assigns.
or value received, I promise to pay to you, or your order, at your address lis	ted above the PRINCIPAL sum of <u>ONE HUNDRED THOUSAND AND</u> Dollars \$ 100,000.00
Single Advance: I will receive all of this principal sum on	, No additional advances are contemplated under this note.
Multiple Advance: The principal sum shown above is the maximum amou	upt of principal Leap borrow under this note. On 11.25.2013
Multiple Advance: The principal sum shown above is the maximum amount of \$ 50,000.	and future principal advances are contemplated
Conditions: The conditions for future advances are COMPLETION AND	D OFFICER APPROVAL OF REQUEST TO DRAW FINDS FORM
Continuous. The Continuous for Intole advances are Continuous Continuous	/ OF HOLITAIN HOVAL OF TICKOLO TO DIAM. TO HOUT ON M.
Open End Credit: You and I agree that I may borrow up to the may all other conditions and expires on	aximum amount of principal more than one time. This feature is subject to
Closed End Credit: You and I agree that I may borrow up to the ma	
TEREST: I agree to pay interest on the outstanding principal balance from_	
per year until 10-01-2014	•
Variable Rate: This rate may then change as stated below.	
☐ Index Rate: The future rate will bet	the following index rate;
☐ No Index: The future rate will not be subject to any internal or external o	
☐ Frequency and Timing: The rate on this note may change as often	
A change in the interest rate will take effect	
Limitations: During the term of this loan, the applicable annual interest	erest rate will not be more than % or less than
%. The rate may not change more t	han% each
Effect of Variable Rate: A change in the interest rate will have the following	
☐ The amount of each scheduled payment will change.	The amount of the final payment will change.
CRUAL METHOD: Interest will be calculated on aACTU	JAL/365 basis.
ST MATURITY RATE: I agree to pay interest on the unpaid balance of this	
on the same fixed or variable rate basis in effect before maturity (a	
	as illuicated above),
(X) at a rate equal to 15%  LATE CHARGE: If a payment is made more thandays af	
LATE CHARGE: If a payment is made more thandays at	rter it is due, I agree to pay a late charge of
RETURN CHECK CHARGE. I agree to pay the greater of \$ 20,00	or all costs and expenses incurred in connection with any payment
on this loan that is returned because it has been dishonored.  ADDITIONAL CHARGES: in addition to interest, I agree to pay the follow.	in a change which of the first order is already in the principal amount
	ing charges which Li are Li are not included in the principal amount
above:	
NYMENTS: I agree to pay this note as follows: FEREST ON THE AMOUNT OF CREDIT OUTSTANDING DUE AT MATURITY A	AND PRINCIPAL DUE ON 10.01.2014
ELICATION THE ANNOUNT OF CHEDIT OUTOTAINING COE AT WATCHING	AND THINGS ALDELONG TO CT 20TH
DDITIONAL TERMS:	
IE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF IN	ITERNAL REVENUE FORM 8038 ANNUALLY. THE LIBRARY DISTRICT
GREES ANNUALLY TO FILE A TAX LEVY AND BUDGET SUFFICIENT FUNDS	TO PAY A MONTHLY PAYMENT ON THIS DEBT IN AN AMOUNT TO PAY
F DEBT IN 10 YEARS.	
E SIGNATURE IS REQUIRED TO DRAW FUNDS.	
E O'GHAT ONE TO THE COURSE TO DIMIT TO MES.	
	PURPOSE: The purpose of this loan is CONTRUCTION EXPENSES ON
SECURITY: This note is separately secured by (describe separate comment by type and date):	LIBRARY
	X CONFESSION OF JUDGMENT: I agree to the terms of the
	"Confession of Judgment" paragraph on page 2.
nis section is for your internal use. Fallure to list a soparate security document does not mean tha reament will not secure this note.]	SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.
ignature for Lender	ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS
$\bigcirc$ 0 0 0	WILLIAM M. THOMAS, TRESURER
(K/001/2)	* And I Runds
· (C. Coccess)	DANDA DECKO DECEDENT
RODNEY L. ALBERTS, EXEC VP	RANDY L. BPOOKS, PRESIDENT

ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS P.O. BOX 568 ATLANTA, IL 61723



## THE ATLANTA NATIONAL BANK 105 SW CHURCH STREET, P.O. BOX 459 ATLANTA, IL 61723

Loan Number 34289
Date 05-02-2014  Maturity Date 10-01-2014  Loan Amount \$ 25,000.00
Maturity Date 10-01-2014
Loan Amount \$ 25,000.00
Renewal Of 34289

CAT.# 22201

BORROWER'S NAME AND ADDRESS

LENDER'S NAME AND ADDRESS

"I" includes each borrower above, jointly and severally.	"You" means the lender	er, its successors and assigns.	
or value received, I promise to pay to you, or your o	rder, at your address lis	ted above the PRINCIPAL sum	of TWENTY FIVE THOUSAND AND
VO/100  X Single Advance: I will receive all of this principal	SUM OR 05.02	.2014 No additional	dungan are contempleted under this nate
☐ Multiple Advance: The principal sum shown above	e is the maximum amou	nt of principal I can borrow und	der this note. On
will receive the amount of	f \$	and future principa	l advances are contemplated.
Conditions: The conditions for future advances	are	*******	
Open End Credit: You and I agree that I m	nay borrow up to the ma	ximum amount of principal mo	re than one time. This feature is subject to
all other conditions and expires on			
Closed End Credit: You and I agree that I n			
NTEREST: I agree to pay interest on the outstanding per year until 10-01-2014	principal balance from_	00-02-2014	at the rate of4,000 %
Variable Rate: This rate may then change as state	ed below.		
☐ Index Rate: The future rate will be		he following index rate;	
* A STATE OF THE S			
No Index: The future rate will not be subject	ct to any internal or exte	rnal index. It will be entirely in	your control
Frequency and Timing: The rate on this no			
A change in the interest rate will take ef	fect		
Limitations: During the term of this loan, to	ne applicable annual inte	rest rate will not be more than	% or less than
Effect of Variable Rate: A change in the interes			% each
☐ The amount of each scheduled payment w			yment will change.
ACCRUAL METHOD: Interest will be calculated on a			
POST MATURITY RATE: I agree to pay interest on the  On the same fixed or variable rate basis in a	,		until paid in full, as stated below:
At a rate equal to 15%	street belote maturity to	s indicated abover.	
LATE CHARGE: If a payment is made more than			
RETURN CHECK CHARGE, I agree to pay the gree	GA 0.5		
ADDITIONAL CHARGES: In addition to interest, I above:  PAYMENTS: I agree to pay this note as follows:	agree to pay the following	ng charges which 🖸 are 🗆	are not included in the principal amount
PAYMENT OF \$25,416.44 ON 10-01-2014.			
additional terms: THE LIBRARY DISTRICT AGREES TO FILE THE A	ODDODDIATE VEDGIC	N OF INTERNAL REVENUES	ORM ROSE ANNIALLY THE LIBRARY
DISTRICT AGREES ANNUALLY TO FILE A TAX L N AN AMOUNT TO PAY OFF DEBT IN 10 YEARS	EVY AND BUDGET S	JFFICIENT FUNDS TO PAY	A MONTHLY PAYMENT ON THIS DEBT
DNE SIGNATURE IS REQUIRED TO DRAW FUND	S.		
SECURITY: This note is separately secured I	by (describe separate		s loan is CONTRUCTION EXPENSES
document by type and date):		ON LIBRARY	
		"Confession of Judgment" pa	SMENT: I agree to the terms of the ragraph on page 2.
This section is for your internal use. Failure to list a separate security	document does not mean the	SIGNATURES: 1 AGREE TO	THE TERMS OF THIS NOTE (INCLUDING
agreement will not secure this note.)		ATLANZA PUBLIC LIBBA	eceived a copy on today's date. RY DISTRICT, LOGAN COUNTY, ILLINOI
Signature for Lender			
		WILLIAM-M. THOMAS, T.	RESURER
( Self is the	_	Kandy &	Runds
RODNEY L. ALBERTS, EXEC VP		RANDY L. BROOKS, PRES	SIDENT
Per company of action 1			

ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS P.O. BOX 568 ATLANTA, IL 61723

THE ATLANTA NATIONAL BANK 105 SW CHURCH STREET, P.O. BOX 459 ATLANTA, IL 61723

Loan Number 34368 Date <u>08-26-2014</u> Maturity Date <u>08-01-2019</u> Loan Amount \$ 188,320.68 Renewal Of 33122,34800,34289

BORROWER'S NAME AND ADDRESS

LENDER'S NAME AND ADDRESS

"I" includes each borrower above, jointly and severally. "You" means the land	der, its successors and assigns.	
For value received, I promise to pay to you, or your order, at your address I THREE HUNDRED TWENTY AND 88/100	isted above the PRINCIPAL sum o	ONE HUNDRED EIGHTY EIGHT THOUSAND
INKER HUNDRED I WENTY AND 88/100  Single Advance: I will receive all of this principal sum on 08-2	6.2014 No additional ac	20,68
Multiple Advance: The principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the maximum amount of the principal sum shown above is the principal sum shown above is the maximum amount of the principal sum shown above is the principal sum shown above it is th	unt of principal I can borrow unde	er this note. On
Conditions: The conditions for future advances are	and future principal	advances are contemplated.
Onen End Cradity Voy and Lagran that I		
Open End Credit: You and I agree that I may borrow up to the mall other conditions and expires on	naximum amount of principal more	e than one time. This feature is subject to
Closed End Credit: You and I agree that I may borrow up to the m	aximum only one time (and subje-	ct to all other conditions).
INTEREST: I agree to pay interest on the outstanding principal balance from per year until 08-01-2019	08-26-2014	at the rate of 4.000 %
☐ Variable Rate: This rate may then change as stated below.	· ·	
Index Rate: The future rate will be	the following index rate:	
		10010-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
<ul> <li>□ No Index: The future rate will not be subject to any internal or ext</li> <li>□ Frequency and Timing: The rate on this note may change as often</li> </ul>	ernal index. It will be entirely in yo	our contro!,
A change in the interest rate will take effect		
Limitations: During the term of this loan, the applicable annual in	erest rate will not be more than	% or less than
%. The rate may not change more Effect of Variable Rate: A change in the interest rate will have the foll	than	% each
The amount of each scheduled payment will change.	The amount of the final payr	nent will change.
ACCRUAL METHOD: Interest will be calculated on aACT	IIALI365 brois	·
POST MATURITY RATE: I agree to pay interest on the unpaid balance of this	s note owing after maturity, and u	intil paid in full, as stated below:
on the same fixed or variable rate basis in effect before maturity (see the continuous properties).	as indicated above),	The state of the s
□ LATE CHARGE: If a payment is made more than days a	fa 14 fa dual 1	
RETURN CHECK CHARGE. I agree to pay the greater of \$ 20,00	or all costs and expenses	incurred in connection with any payment
on this loan that is returned because it has been dishonored.		
<ul> <li>ADDITIONAL CHARGES: In addition to interest, I agree to pay the follow above;</li> </ul>	ring charges which L are L	are not included in the principal amount
PAYMENTS: I agree to pay this note as follows:		
ANNUAL PAYMENTS OF \$13,900.00 BEGINNING 08-01-2015 AND 1 BALLOON PA	YMENT OF \$167,152.80 ON 08-01-2	2019. THE ACTUAL AMOUNT OF MY FINAL
AYMENT WILL DEPEND ON MY PAYMENT RECORD.		
•		
•		
ADDITIONAL TERMS:		
THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF INTERNA	L REVENUE FORM 8038 ANNUALLY.	THE LIBRARY DISTRICT AGREES
ANNUALLY TO FILE A TAX LEVY AND BUDGET SUFFICIENT FUNDS TO PAY A MON	THLY PAYMENT ON THIS DEBT IN AI	N AMOUNT TO PAY OFF DEBT IN 10 YEARS.
ONE SIGNATURE IS REQUIRED TO DRAW FUNDS.		
NOTE #22122 662 200 CONOTE #24000 A100 COL NOTE #24000 A05 DOZ		
NOTE #33122, \$63,320.68/NOTE#34800, \$100,000.00/ NOTE#34289, \$25,000.00	)	
<ul> <li>SECURITY: This note is separately secured by (describe separate document by type and date):</li> </ul>	PURPOSE: The purpose of this I	oan is <u>CONSOLIDATION OF NOTES</u>
·	CONFESSION OF JUDGM	IENT: I agree to the terms of the
(This section is for your internal use, Failure to list a separate security document does not mean the	"Confession of Judgment" parag	graph on page 2. HE TERMS OF THIS NOTE (INCLUDING
agreement will not secure this note.)	THOSE ON PAGE 2). I have rece	RICT, LOGAN COUNTY, ILLINOIS
Signature for Lender	ATTAIN A HOBELL CIBRIANT DIST	RICP, LUGAN COUNTY, ILLINUIS
7.00	WILLIAM M. THOMAS, TRESURE	R
1. Ollput	Equal Shy	denotes:
RODNEY L. ALBERTS, EXEC VP	RANDY L. BROOKS, PRESIDENT	
		-

Loan amount	Monthly Payn	nents
\$ 367,152.8	\$ 3,717.24	
Loan term in years		
10	Total Principal Paid	\$367,153
Or	Total Interest Paid	\$78,916.43
Loan term in months		
120		
Interest rate per year	COMPARE LOAN	I RATES
4 % CALCULATE	Show amortization	schedule
ADD EXTRA PAYMENTS		~

Monthly Payments Loan amount \$ 367,152.8 \$ **2,224.87** Loan term in years 20 Total Principal Paid \$367,153 Total Interest Paid \$166,816.90 Or Loan term in months 240 Interest rate per year COMPARE LOAN RATES % CALCULATE Show amortization schedule ADD EXTRA PAYMENTS