

Common

Cust# 22201

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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 ~~92888~~ 32997 Date 07-07-2008 Maturity Date 06-28-2018 Loan Amount \$ 100,000.00 Renewal Of _____

PAID 7-9-09

BORROWER'S NAME AND ADDRESS "I" includes each borrower above, jointly and severally.

LENDER'S NAME AND ADDRESS "You" means the lender, its successors and assigns.

For value received, I promise to pay to you, or your order, at your address listed above the PRINCIPAL sum of ONE HUNDRED THOUSAND AND NO/100 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 amount of principal I 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

Open End Credit: You and I agree that I may borrow up to the maximum 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 maximum only one time (and subject to all other conditions). INTEREST: I agree to pay interest on the outstanding principal balance from 07-07-2008 at the rate of 5.750% per year until 06-28-2018

Variable Rate: This rate may then change as stated below. Index Rate: The future rate will be _____ the following index rate: _____

No Index: The future rate will not be subject to any internal or external index. It will be entirely in your control. Frequency and Timing: The rate on this note may change as often as _____. A change in the interest rate will take effect _____. Limitations: During the term of this loan, the applicable annual interest rate will not be more than _____% or less than _____%. The rate may not change more than _____% each _____.

Effect of Variable Rate: A change in the interest rate will have the following effect on the payments: The amount of each scheduled payment will change. The amount of the final payment will change.

ACCRUAL METHOD: Interest will be calculated on a ACTUAL/365 basis.

POST MATURITY RATE: I agree to pay interest on the unpaid balance of this note owing after maturity, and until paid in full, as stated below: on the same fixed or variable rate basis in effect before maturity (as indicated above). at a rate equal to 15%

LATE CHARGE: If a payment is made more than 10 days after it is due, I agree to pay a late charge of 5.000% OF THE LATE 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 payment on this loan that is returned because it has been dishonored.

ADDITIONAL CHARGES: In addition to interest, I agree to pay the following charges which are are not included in the principal amount above: _____

PAYMENTS: I agree to pay this note as follows: MONTHLY PAYMENTS OF \$1,000.00 DUE THE 28TH OF EACH MONTH BEGINNING JULY 28, 2008 WITH FINAL PAYMENT OF BALANCE OWED ON JUNE 28TH, 2018.

ADDITIONAL TERMS: THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF INTERNAL REVENUE FORM 8038 ANNUALLY.

SECURITY: This note is separately secured by (describe separate document by type and date):

(This section is for your internal use. Failure to list a separate security document does not mean the agreement will not secure this note.)

Signature for Lender

Rodney L. Alberts, EXEC VP

PURPOSE: The purpose of this loan is CONTRUCTION EXPENSES ON LIBRARY ANNEX

CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.

SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.

ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS William M. Thomas, TRESURER

Randy L. Badooks, 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

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

PAID
8-30-14

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally.

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns.

For value received, I promise to pay to you, or your order, at your address listed above the **PRINCIPAL** sum of ONE HUNDRED TWENTY SIX THOUSAND SEVEN HUNDRED SIXTY THREE AND 38/100 Dollars \$ 126,763.38

Single Advance: I will receive all of this principal sum on 01-09-2009. No additional advances are contemplated under this note.
 Multiple Advance: The principal sum shown above is the maximum amount of principal I can borrow under this note. On _____ I will receive the amount of \$ _____ and future principal advances are contemplated.
Conditions: The conditions for future advances are _____

Open End Credit: You and I agree that I may borrow up to the maximum 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 maximum only one time (and subject to all other conditions).

INTEREST: I agree to pay interest on the outstanding principal balance from 01-09-2009 at the rate of 5.750% per year until 06-28-2018.

Variable Rate: This rate may then change as stated below.
 Index Rate: The future rate will be _____ the following index rate: _____

No Index: The future rate will not be subject to any internal or external index. It will be entirely in your control.
 Frequency and Timing: The rate on this note may change as often as _____.
A change in the interest rate will take effect _____.
 Limitations: During the term of this loan, the applicable annual interest rate will not be more than _____% or less than _____%. The rate may not change more than _____% each _____.

Effect of Variable Rate: A change in the interest rate will have the following effect on the payments:
 The amount of each scheduled payment will change. The amount of the final payment will change.

ACCUAL METHOD: Interest will be calculated on a ACTUAL/365 basis.

POST MATURITY RATE: I agree to pay interest on the unpaid balance of this note owing after maturity, and until paid in full, as stated below:
 on the same fixed or variable rate basis in effect before maturity (as indicated above).
 at a rate equal to 15%

LATE CHARGE: If a payment is made more than 10 days after it is due, I agree to pay a late charge of 5.000% OF THE LATE 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 payment on this loan that is returned because it has been dishonored.

ADDITIONAL CHARGES: In addition to interest, I agree to pay the following charges which are are not included in the principal amount above: _____

PAYMENTS: I agree to pay this note as follows:
MONTHLY PAYMENTS OF \$1,410.00 DUE THE 28TH OF EACH MONTH BEGINNING JANUARY 28, 2009 WITH FINAL PAYMENT OF BALANCE OWED ON JUNE 28TH, 2018.

ADDITIONAL TERMS:
THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF INTERNAL REVENUE FORM 8038 ANNUALLY.
FUNDS USED AS FOLLOWS: NOTE #32997, PAY OFF, \$96,763.38 AND MONEY ORDER FOR \$30,000.00.

SECURITY: This note is separately secured by (describe separate document by type and date):

(This section is for your internal use. Failure to list a separate security document does not mean the agreement will not secure this note.)

Signature for Lender

Rodney L. Alberts
RODNEY L. ALBERTS, EXEC VP

PURPOSE: The purpose of this loan is CONSTRUCTION EXPENSES ON LIBRARY ANNEX
 CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.
SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.
William M. Thomas
WILLIAM M. THOMAS, TRESURER
Randy L. Brooks
RANDY L. BROOKS, TRUSTEE

C-L-ID#2201

Com/Man/Rev CA.#2201

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

PAID
 8-30-14

BORROWER'S NAME AND ADDRESS
 "I" includes each borrower above, jointly and severally.

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

LENDER'S NAME AND ADDRESS
 "You" means the lender, its successors and assigns.

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

For value received, I promise to pay to you, or your order, at your address listed above the **PRINCIPAL** sum of ONE HUNDRED THOUSAND AND NO/100 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 amount of principal I can borrow under this note. On 11-25-2013 I will receive the amount of \$ 50,000.00 and future principal advances are contemplated.
 Conditions: The conditions for future advances are COMPLETION AND OFFICER APPROVAL OF REQUEST TO DRAW FUNDS FORM.

Open End Credit: You and I agree that I may borrow up to the maximum amount of principal more than one time. This feature is subject to all other conditions and expires on 10-01-2014.
 Closed End Credit: You and I agree that I may borrow up to the maximum only one time (and subject to all other conditions).
INTEREST: I agree to pay interest on the outstanding principal balance from 11-25-2013 at the rate of 4.000 % per year until 10-01-2014.

Variable Rate: This rate may then change as stated below.
 Index Rate: The future rate will be _____ the following index rate: _____
 No Index: The future rate will not be subject to any internal or external index. It will be entirely in your control.
 Frequency and Timing: The rate on this note may change as often as _____ A change in the interest rate will take effect _____
 Limitations: During the term of this loan, the applicable annual interest rate will not be more than _____ % or less than _____ % The rate may not change more than _____ % each _____
Effect of Variable Rate: A change in the interest rate will have the following effect on the payments:
 The amount of each scheduled payment will change. The amount of the final payment will change.

ACCRUAL METHOD: Interest will be calculated on a ACTUAL/365 basis.
POST MATURITY RATE: I agree to pay interest on the unpaid balance of this note owing after maturity, and until paid in full, as stated below:
 on the same fixed or variable rate basis in effect before maturity (as indicated above).
 at a rate equal to 15%


LATE CHARGE: If a payment is made more than _____ days after 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 following charges which are are not included in the principal amount above: _____

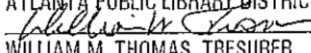
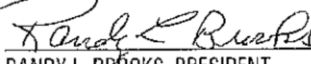
PAYMENTS: I agree to pay this note as follows:
INTEREST ON THE AMOUNT OF CREDIT OUTSTANDING DUE AT MATURITY AND PRINCIPAL DUE ON 10-01-2014.

ADDITIONAL TERMS:
 THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF INTERNAL REVENUE FORM 8038 ANNUALLY. THE LIBRARY DISTRICT AGREES ANNUALLY TO FILE A TAX LEVY AND BUDGET SUFFICIENT FUNDS TO PAY A MONTHLY PAYMENT ON THIS DEBT IN AN AMOUNT TO PAY OFF DEBT IN 10 YEARS.

ONE SIGNATURE IS REQUIRED TO DRAW FUNDS.

SECURITY: This note is separately secured by (describe separate document by type and date): _____
 (This section is for your internal use. Failure to list a separate security document does not mean the agreement will not secure this note.)

Signature for Lender

 RODNEY L. ALBERTS, EXEC VP

PURPOSE: The purpose of this loan is CONSTRUCTION EXPENSES ON LIBRARY
 CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.
SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.
 ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS

 WILLIAM M. THOMAS, TRESURER

 RANDY L. BROOKS, 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
Renewal Of 34289

PAID
8-30-14

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally.

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns.

For value received, I promise to pay to you, or your order, at your address listed above the PRINCIPAL sum of TWENTY FIVE THOUSAND AND NO/100 Dollars \$ 25,000.00

Single Advance: I will receive all of this principal sum on 05-02-2014. No additional advances are contemplated under this note.

Multiple Advance: The principal sum shown above is the maximum amount of principal I can borrow under this note. On _____ I will receive the amount of \$ _____ and future principal advances are contemplated.
Conditions: The conditions for future advances are _____

Open End Credit: You and I agree that I may borrow up to the maximum 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 maximum only one time (and subject to all other conditions).

INTEREST: I agree to pay interest on the outstanding principal balance from 05-02-2014 at the rate of 4.000 % per year until 10-01-2014.

Variable Rate: This rate may then change as stated below.

Index Rate: The future rate will be _____ the following index rate: _____

No Index: The future rate will not be subject to any internal or external index. It will be entirely in your control.

Frequency and Timing: The rate on this note may change as often as _____.
A change in the interest rate will take effect _____.

Limitations: During the term of this loan, the applicable annual interest rate will not be more than _____ % or less than _____ %.

Effect of Variable Rate: A change in the interest rate will have the following effect on the payments:

The amount of each scheduled payment will change. The amount of the final payment will change.

ACCRUAL METHOD: Interest will be calculated on a ACTUAL/365 basis.

POST MATURITY RATE: I agree to pay interest on the unpaid balance of this note owing after maturity, and until paid in full, as stated below:

on the same fixed or variable rate basis in effect before maturity (as indicated above).

at a rate equal to 15%

LATE CHARGE: If a payment is made more than _____ days after 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 following charges which are are not included in the principal amount above: _____

PAYMENTS: I agree to pay this note as follows:

1 PAYMENT OF \$25,416.44 ON 10-01-2014.

ADDITIONAL TERMS:

THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF INTERNAL REVENUE FORM 8038 ANNUALLY. THE LIBRARY DISTRICT AGREES ANNUALLY TO FILE A TAX LEVY AND BUDGET SUFFICIENT FUNDS TO PAY A MONTHLY PAYMENT ON THIS DEBT IN AN AMOUNT TO PAY OFF DEBT IN 10 YEARS.

ONE SIGNATURE IS REQUIRED TO DRAW FUNDS.

SECURITY: This note is separately secured by (describe separate document by type and date):

(This section is for your internal use. Failure to list a separate security document does not mean the agreement will not secure this note.)

Signature for Lender

Rodney L. Alberts
RODNEY L. ALBERTS, EXEC VP

PURPOSE: The purpose of this loan is CONSTRUCTION EXPENSES ON LIBRARY

CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.

SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.

William M. Thomas
WILLIAM M. THOMAS, TREASURER

Randy L. Brooks
RANDY L. BROOKS, 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 34368
Date 08-26-2014
Maturity Date 08-01-2019
Loan Amount \$ 188,320.68
Renewal Of 33122,34800,34289

BORROWER'S NAME AND ADDRESS
"I" includes each borrower above, jointly and severally.

LENDER'S NAME AND ADDRESS
"You" means the lender, its successors and assigns.

For value received, I promise to pay to you, or your order, at your address listed above the PRINCIPAL sum of ONE HUNDRED EIGHTY EIGHT THOUSAND THREE HUNDRED TWENTY AND 68/100 Dollars \$ 188,320.68

Single Advance: I will receive all of this principal sum on 08-26-2014. No additional advances are contemplated under this note.

Multiple Advance: The principal sum shown above is the maximum amount of principal I can borrow under this note. On _____ I will receive the amount of \$ _____ and future principal advances are contemplated.

Conditions: The conditions for future advances are _____

Open End Credit: You and I agree that I may borrow up to the maximum 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 maximum only one time (and subject to all other conditions).

INTEREST: I agree to pay interest on the outstanding principal balance from 08-26-2014 at the rate of 4.000% per year until 08-01-2019.

Variable Rate: This rate may then change as stated below.

Index Rate: The future rate will be _____ the following index rate: _____

No Index: The future rate will not be subject to any internal or external index. It will be entirely in your control.

Frequency and Timing: The rate on this note may change as often as _____
A change in the interest rate will take effect _____

Limitations: During the term of this loan, the applicable annual interest rate will not be more than _____ % or less than _____ %.

Effect of Variable Rate: A change in the interest rate will have the following effect on the payments:

The amount of each scheduled payment will change. The amount of the final payment will change.

ACCRUAL METHOD: Interest will be calculated on a ACTUAL/365 basis.

POST MATURITY RATE: I agree to pay interest on the unpaid balance of this note owing after maturity, and until paid in full, as stated below:

on the same fixed or variable rate basis in effect before maturity (as indicated above).

at a rate equal to 15%

LATE CHARGE: If a payment is made more than _____ days after 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 following charges which are are not included in the principal amount above: _____

PAYMENTS: I agree to pay this note as follows:

1 ANNUAL PAYMENTS OF \$13,900.00 BEGINNING 08-01-2015 AND 1 BALLOON PAYMENT OF \$167,152.80 ON 08-01-2019. THE ACTUAL AMOUNT OF MY FINAL PAYMENT WILL DEPEND ON MY PAYMENT RECORD.

ADDITIONAL TERMS:

THE LIBRARY DISTRICT AGREES TO FILE THE APPROPRIATE VERSION OF INTERNAL REVENUE FORM 8038 ANNUALLY. THE LIBRARY DISTRICT AGREES ANNUALLY TO FILE A TAX LEVY AND BUDGET SUFFICIENT FUNDS TO PAY A MONTHLY PAYMENT ON THIS DEBT IN AN AMOUNT TO PAY OFF DEBT IN 10 YEARS.

ONE SIGNATURE IS REQUIRED TO DRAW FUNDS.

NOTE #33122, \$63,320.68/NOTE#34800, \$100,000.00/ NOTE#34289, \$25,000.00

SECURITY: This note is separately secured by (describe separate document by type and date): _____

(This section is for your internal use. Failure to list a separate security document does not mean the agreement will not secure this note.)


Signature for Lender

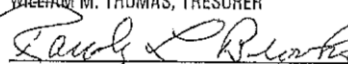

RODNEY L. ALBERTS, EXEC VP

PURPOSE: The purpose of this loan is CONSOLIDATION OF NOTES

CONFESSION OF JUDGMENT: I agree to the terms of the "Confession of Judgment" paragraph on page 2.

SIGNATURES: I AGREE TO THE TERMS OF THIS NOTE (INCLUDING THOSE ON PAGE 2). I have received a copy on today's date.
ATLANTA PUBLIC LIBRARY DISTRICT, LOGAN COUNTY, ILLINOIS


WILLIAM M. THOMAS, TRESURER


RANDY L. BROOKS, PRESIDENT

any other fixed loan types.

| | | | | | |
|--|---|----------------------|-----------|---------------------|-------------|
| <p>Loan amount</p> <input type="text" value="\$ 367,152.8"/> <p>Loan term in years</p> <input type="text" value="10"/> <p>Or</p> <p>Loan term in months</p> <input type="text" value="120"/> <p>Interest rate per year</p> <input type="text" value="4"/> % <input type="button" value="CALCULATE"/> | <p>Monthly Payments</p> <h1>\$ 3,717.24</h1> <table><tr><td>Total Principal Paid</td><td>\$367,153</td></tr><tr><td>Total Interest Paid</td><td>\$78,916.43</td></tr></table> <p>COMPARE LOAN RATES</p> <p>Show amortization schedule</p> | Total Principal Paid | \$367,153 | Total Interest Paid | \$78,916.43 |
| Total Principal Paid | \$367,153 | | | | |
| Total Interest Paid | \$78,916.43 | | | | |
| <p>ADD EXTRA PAYMENTS ▼</p> | | | | | |

| | | | | | |
|--|--|----------------------|-----------|---------------------|--------------|
| <p>Loan amount</p> <input type="text" value="\$ 367,152.8"/> <p>Loan term in years</p> <input type="text" value="20"/> <p>Or</p> <p>Loan term in months</p> <input type="text" value="240"/> <p>Interest rate per year</p> <input type="text" value="4"/> % <input type="button" value="CALCULATE"/> | <p>Monthly Payments</p> <h1>\$ 2,224.87</h1> <table><tr><td>Total Principal Paid</td><td>\$367,153</td></tr><tr><td>Total Interest Paid</td><td>\$166,816.90</td></tr></table> <p>COMPARE LOAN RATES</p> <p>Show amortization schedule</p> | Total Principal Paid | \$367,153 | Total Interest Paid | \$166,816.90 |
| Total Principal Paid | \$367,153 | | | | |
| Total Interest Paid | \$166,816.90 | | | | |
| <p>ADD EXTRA PAYMENTS ▼</p> | | | | | |