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

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Loan Number 34368 Date <u>08-26-2014</u> Maturity Date <u>08-01-2019</u> Loan Amount \$ <u>188,320.68</u> Renewal Of <u>33122.34800,34289</u>

BORROWER'S NAME AND ADDRESS

"I" includes each borrower above, jointly and severally. "You" means the le	B NAME AND ADDRESS inder, its successors and assigns.		
For value received, I promise to pay to you, or your order, at your address	listed above the PRINCIPAL sum o	1 ONE HUNDRED EIGHTY EIGHT	THOUSAND
THREE HUNDRED TWENTY AND 68/100 Single Advance: I will receive all of this principal sum on 08. Multiple Advance: The principal sum shows in the principal sum on 08.	Dollars \$ 188,33	20.68	
Single Advance: I will receive all of this principal sum on08	-26-2014	dvances are contemplated unde	r this note,
- Marapia Advance. The principal sum shown above is the maximum an	nount of principal I can borrow unde	er 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	e 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 subje	ct to all other conditional	
TEREST: I agree to pay interest on the outstanding principal balance fro	m08-26-2014	at the rate of	4,000 %
per year until <u>08-01-2019</u>			11000
Variable Rate: This rate may then change as stated below.			
Index Rate: The future rate will be	the following index rate;	4.	
	The state of the s		
No Index: The future rate will not be subject to any internal or e	xternal index. It will be entirely in y	our control,	"
Frequency and Timing: The rate on this note may change as oft	ten as		
A change in the interest rate will take effect Limitations: During the term of this loan, the applicable annual i			- 1 11
%, The rate may not change more	e than	% each	riess than
Effect of Variable Rate: A change in the interest rate will have the fo	ollowing effect on the payments:	_ % cash	
The amount of each scheduled payment will change.	☐ The amount of the final payn	nent will change.	
CCRUAL METHOD: Interest will be calculated on aAC	CTUAL/365 basis.		
OST MATURITY RATE: I agree to pay interest on the unpaid balance of the	his note owing after maturity, and u	ıntil paid in full, as stated below	r:
on the same fixed or variable rate basis in effect before maturity Stat a rate equal to 15%	(as indicated above),		
			······································
LATE CHARGE: If a payment is made more thandays	after it is due, I agree to pay a late	charge of	
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