## NOTE

\$20,842.00 Oak Park, Illinois September 9, 2025

FOR VALUE RECEIVED, Christopher Thomas promises to pay to the Village of Oak Park, Illinois the principal sum of Twenty Thousand Eight Hundred Forty Two Dollars (\$20,842.00) and no interest except as follows: The principal shall be payable in full upon the earliest of the following occurrences or date:

- 1. The conveyance or transfer of any interest in the following described real estate by the maker or the estate of the maker; or
- 2. September 9, 2045.

The principal unless paid when due shall bear interest after maturity at the then highest rate permitted by law or nine percent per annum whichever is less. Payments are to be made at the office of the Finance Director, Village of Oak Park, 123 Madison Street, Oak Park, Illinois 60302 or such other place as the legal holder of this note may, from time to time, in writing appoint.

The payment of this Note is secured by a Mortgage, bearing the same date as this Note, on the following described real estate in the County of Cook, Illinois ("the Premises"):

UNIT D IN THE GRAYSTONE LOT AT 120 LAKE STREET TOWNHOME CONDOMINIUM, AS DELINATED ON A SURVEY OF CERTAIN LOTS OR PARTS THEREOF IN RIDGELAND SUBDIVISION, BEING A SUBDIVISION LOCATED IN SECTION 8, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF TOWNHOME OWNERSHIP RECORDED MAY 7, 2004 AS DOCUMENT 0412803059 AND AMENDED BY FIRST AMENDMENT TO AMEND DECLARATION TO COMDOMINIUM ASSOCIATION RECORDED OCTOBER 25, 2006 AS DOCUMENT 0629844038, IN COOK COUNTY, ILLINOIS, TOGETHER WITH AN UNVIDVIDED PERCENTAGE INTEREST IN THE COMMON ELEMTNTS APPURTENANT TO SAID UNIT, AS SET FORTH IN SAID DECLARATIONS.

Permanent Real Estate Index Number(s): 16-08-121-058-1004

Address(es) of Real Estate: 120 Lake Street Unit D

Oak Park, Illinois 60302

Without the prior written consent of the Village of Oak Park, the maker or makers shall not convey or encumber title to the Premises. It is agreed that at the election of the Village of Oak Park without notice, the principal sum together with accrued interest, shall become at once due and payable in case of default. Default includes the failure to make any payment when due, the conveyance or encumbrance of title to the Premises without the written consent of the Village, or any other default or breach of the terms and conditions of the Mortgage or this Note which occurs and continues for three days (in which event election may be made at any time after the expiration of three days, without notice). A violation notice from the Village of Oak Park shall be prima facie evidence of a default in the performance of the mortgagors' agreement to keep the premises fully repaired and in compliance with the Village Code of Oak Park including the provisions relating to Housing, Building, Zoning, and Fair Housing, as set forth in paragraph 1(16) of the Mortgage.

No delay in such election after actual or constructive notice of default shall be construed as a waiver of remedies or acquiescence in any such default.

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ш	ne parties eacl	n waive	presentment for	payment.	notice of dishonor	, protest and	notice of profest.

Christopher Thomas

IMPORTANT - Preserve this note after payment to obtain release of Mortgage.