

EXHIBIT 4

15-YEAR AFFORDABILITY PERIOD YEARLY PROGRESSIVE FORGIVENESS SCHEDULE

If the property is sold prior to the termination of the affordability period repayment by the Oak Park Residence Corporation is to be made to the Village of Oak Park according to schedule below:

Amount of Loan	\$450,000
Repayment at the end of Year 1	\$420,000
Year 2	\$390,000
Year 3	\$360,000
Year 4	\$330,000
Year 5	\$300,000
Year 6	\$270,000
Year 7	\$240,000
Year 8	\$210,000
Year 9	\$180,000
Year 10	\$150,000
Year 11	\$120,000
Year 12	\$90,000
Year 13	\$60,000
Year 14	\$30,000
Year 15	\$0