

NOTE

\$15,000.00

Oak Park, Illinois, January 17, 2006

FOR VALUE RECEIVED, Valerie L. denBoer promises to pay to the Village of Oak Park, Illinois the principal sum of FIFTEEN THOUSAND AND 00/100 DOLLARS (\$15,000.00) Dollars and no interest except as follows: The principal shall be payable in full upon the earliest of the following occurrences or date:

The conveyance or transfer of any interest in the following described real estate by the mortgagor or by the estate of the maker;

The principal of each of said installments unless paid when due shall bear interest after maturity at the then highest rate permitted by law or nine percent per annum whichever is greater. Said payments are to be made at such banking house or trust company, as the legal holder of this note may, from time to time, in writing appoint, and in the absence of such appointment, then at the office of the Finance Director, 123 Madison Street, Oak Park, Illinois 60302.

Without the prior written consent of the holder or holders of this note, the maker or makers hereof shall not convey or encumber title to the premises securing the payment hereof. The holder or holders of this note may elect to accelerate the entire unpaid principal balance in the manner hereinafter provided herein for breach of this covenant and no delay in such election after actual or constructive notice of such breach shall be construed as a waiver of or acquiescence in any such conveyance or encumbrance.

The payment of this note is secured by mortgage, bearing even date herewith, on real estate in the County of Cook, Illinois; and it is agreed that at the election of the holder or holders hereof and without notice, the principal sum remaining unpaid hereon, together with accrued interest thereon, shall become at once due and payable at the place of payment aforesaid in case of default in the payment of principal or interest when due in accordance with the terms hereof, or in case the maker or makers hereof shall convey or encumber title to the premises securing the payment hereof without the written consent of the holder or holders, or in case default shall occur and continue for three days (in which event election may be made at any time after the expiration of said three days, without notice) in the performance of any other agreement contained in said mortgage. A violation notice from the Village of Oak Park shall be prima facie evidence of a default in the performance of the mortgagor's agreement to keep the premises fully repaired and in compliance with the Code of the Village of Oak Park including the provisions relating to Housing, Building, Zoning, and Fair Housing, as set forth in paragraph 1(17) of the aforementioned mortgage.

All parties hereto severally waive presentment for payment, notice of dishonor, protest and notice of protest.



Valerie L. denBoer

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

Exhibit B

ENDORSEMENT

This Note in the amount of \$15,000 is secured by a Mortgage which is junior and subordinate to the lien of that certain Mortgage document dated _____ from Healthcare Associates Credit Union.

Legal Description of Property

LOT 18 IN BLOCK 1 GREENDALE, A SUBDIVISION OF THE NORTH 40 ACRES OF THE SOUTH 60 ACRES OF THE WEST HALF OF THE SOUTH WEST QUARTER (EXCEPT THE NORTH HALF OF THE NORTH WEST QUARTER OF THE SOUTHWEST QUARTER) OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Real Estate Index Number: 16-17-311-027-000

Common Address: 1035 South Lombard Avenue, Oak Park, Illinois 60304

Cara Pavlicek
Village Manager

Valerie L. denBoer McKenna