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Cook County Recorder 51.50



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CERTIFICATION

State of ILLINOIS)
County of Cook) ss.

I, a notary public, in and for the state and county aforesaid, do hereby certify that Tim Pieropoulos personally known to me to be the same person who executed the foregoing Application for Change of Name or Address of Cook County Real Estate Tax Bill, appeared before me this day in person, and executed the foregoing document, under oath, as his/her free and voluntary act for the uses and purposes therein set forth.

Dated this 17th day of December 2001.

Deborah A. Justice
Notary Public
My commission expires: 9/24/05



Gus P. Apostolopoulos
GUS P. APOSTOLOPOULOS
WITNESS

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CAUTION: Consult a lawyer before using or acting under this form. All warranties, including merchantability and fitness, are excluded.

INSTALLMENT NOTE

\$ 76,500.00 Chicago, Illinois
December 17, 2001

FOR VALUE RECEIVED, the undersigned promise to pay to the order of DRMS, INC.
10 North Martingale Road, 4th Floor, Schaumburg, IL the principal sum of
Seventy Six Thousand Five Hundred and 00/100 DOLLARS

*(a) and interest from February 1, 2002 on the balance of principal remaining from time
to time unpaid at the rate of 10% per cent per annum, such principal sum and interest to be payable in in-
stallments as follows: One Thousand Ten Dollars & 95/100 Dollars on the
day of February, 2002; and One Thousand Ten Dollars & 95/100
Dollars on the 1st day of each month thereafter for 120 consecutive months, with
a final payment of principal and interest of _____
Dollars on the 1st day of January, 2012.*

*(b) payable in installments as follows: _____
Dollars on the _____ day of _____, 20____; _____
_____ Dollars on the _____ day of each _____ thereafter for _____ con-
secutive _____, and a final payment of _____
Dollars on the _____ day of _____, 20____, with interest on the balance of principal re-
maining from time to time unpaid at the rate of _____ per cent per annum, payable on the due dates
for installments of principal as aforesaid.*

All payments on account of the indebtedness evidenced by this note shall be first applied to interest
on the unpaid principal balance and the remainder to principal.

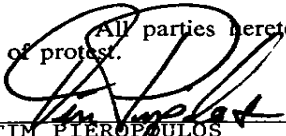
Each of said installments of principal shall bear interest after maturity at the rate of _____ per cent
per annum, and the said payments of both principal and interest are to be made at such place as the legal
holders of this note may, from time to time in writing appoint, and in the absence of such appointment,
then at the office of DRMS INC.

This loan has a \$12,500.00 exit fee.
1 year Balloon Amortized / 10 year.

The payment of this note is secured by mortgage, bearing even date herewith, to _____
DRMS INC. Mortgagee,

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 immediately due and payable at the place of payment aforesaid
in case of any default in the payment of principal or interest when due in accordance with the terms hereof
or when default shall occur and continue for three days in the performance of any other agreement con-
tained in said mortgage, or in case the right so to elect shall accrue to the holder or holders hereof under
any of the provisions contained in said mortgage.

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



TIM PIEROPOULOS

* Fill out either (a) or (b) and strike out the other of (a) or (b).

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Exhibit A

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LOT 24 IN BLOCK 10 IN COBE AND MCKINNON'S 59TH STREET AND WESTERN AVENUE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHEAST 1/4 & THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 38 NORTH RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 19-13-406-024-0000

C/K/A 5955 SOUTH CAMPBELL AVENUE, CHICAGO, ILLINOIS 60629

Property of Cook County Clerk's Office