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THE STATE OF ILLINOIS, COUNTY OF COOK

THIS INSTRUMENT, made this 19th day of February, 1991, between DONALD L. PALMER, a single man, hereinafter referred to as "DONALD," and HELEN H. PALMER, a single woman, hereinafter referred to as "HELEN," both of Cook County, Illinois...

HELEN, as Lender, has loaned to DONALD, as Borrower, the sum of \$100,000.00 (One Hundred Thousand Dollars) together with interest thereon...

THE ANNUAL PERCENTAGE RATE (APR) AND THE INTEREST RATE WILL INCREASE OR DECREASE WITH CHANGES IN THE FEDERAL RESERVE BOARD'S INDEX OF THE PRIME RATE published in the Money Rates Section of The Wall Street Journal...

The interest rate on this loan shall be the Prime Rate plus a margin of 13.50 percent per annum...

Payments shall be made on the 15th day of each month commencing on the 15th day of the month next following the date hereof...

IN WITNESS WHEREOF, the said Borrower and Lender have hereunto set their hands and seals this 19th day of February, 1991...

Notary Public, State of Illinois, My Commission Expires 8/2/95

REC'D - 2/19/91 10:19:00

OFFICIAL SEAL CHARLES D. SMITH NOTARY PUBLIC, STATE OF ILLINOIS MY COMMISSION EXPIRES 8/2/95

Handwritten signatures and notes

Handwritten signature: Charles D. Smith

EC 1247794

County Clerk
411 N. LaSalle, Suite 402
Chicago, IL 60610

Handwritten initials: B.P. Few

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