**PROMISSORY NOTE**

This promissory note (hereinafter referred to as the “Promissory Note”), made this day of

, 20 by and between (hereinafter referred to as

“CREDITOR”) and (hereinafter referred to as “DEBTOR”) in the

amount of Dollars ($ ) (hereinafter referred to as the “Loan”), WITNESSETH AS FOLLOWS,

WHEREAS, on or about CREDITOR extended to DEBTOR the sum set forth above and referred to herein as the Loan; and

WHEREAS, DEBTOR has accepted said Loan and wishes to repay CREDITOR on the terms and under the conditions herein set forth; and

WHEREAS, CREDITOR and DEBTOR seek to set forth their mutual rights and responsibilities herein;

NOW THEREFORE, in consideration for the mutual promises and covenants herein contained and other good and valuable consideration, the nature and sufficiency of which is hereby acknowledged, it is agreed by and between the parties hereto as follows:

DEBTOR’S PROMISE TO PAY. For value received, the undersigned DEBTOR promises to pay to CREDITOR, or its successors and assigns, the full amount of the Loan, plus interest and other applicable charges, in certified funds or cash, as hereinafter set forth:

1. *Principal*: The full amount of the Loan (hereinafter referred to as the "Principal") is due on .
2. *Interest*: Simple interest on the unpaid balance of the Principal shall be calculated at the rate of percent ( %) *per annum* (hereinafter referred to as “Interest”) and

shall be paid in equal monthly installments of ($ ), commencing on

the date of execution hereof and continuing until this Promissory Note is paid in full.

1. *Finance Fee*: A finance fee of Dollars ($ ) (hereinafter referred to as the "Finance Fee") shall be paid in \_\_\_\_\_\_\_\_\_\_\_\_ (\_\_\_\_\_) equal monthly installments commencing on the date of execution hereof and continuing until this Promissory Note is paid in full.

SECURITY. All sums due hereunder shall be secured by a junior mortgage of even date herewith (hereinafter referred to as the "Junior Mortgage") to be entered into between CREDITOR and DEBTOR with respect to that certain property commonly known as (hereinafter referred to as the "Property").

PREPAYMENT PRIVILEGE. The principal amount due under this Promissory Note may be prepaid in whole or in part at any time, *provided however*, that in no event shall such prepayment

have any effect on the Finance Fee obligations of the DEBTOR hereunder.

LATE CHARGE. In the event any installment due hereunder is not received by CREDITOR on its due date, the undersigned agrees to pay to CREDITOR immediately, without demand, and without regard to the date as of which such payment is credited, an amount equal to one percent (1%) of said overdue installment of principal and Interest (hereinafter referred to as the "Late Charge"). The undersigned further agrees that it would be impractical or extremely difficult to fix CREDITOR’s actual damages in the event that any installment shall not be paid when due, and that the Late Charge shall be presumed to be the amount of damages for such late payment. This paragraph and the amount that it provides shall not limit CREDITORS’ right, whether hereunder or otherwise, to compel prompt performance with the terms of this Promissory Note.

DEFAULT BY DEBTOR. Should default be made in the payment of any sums due hereunder, or in the performance of any provision or condition contained in this Promissory Note or the Junior Mortgage, the whole sum principal and Interest shall become immediately due at the option of CREDITOR, regardless of any prior forbearance. Following any default, interest shall accrue hereunder at the rate of percent ( %) *per annum* (hereinafter referred to as the “Default Rate”) until paid in full, whether before or after a judgment by a court of competent jurisdiction. Furthermore, upon any default hereunder, the undersigned waives notice and presentment hereof prior to the initiation of any collection action or other remedy by CREDITOR.

COST OF COLLECTION. The undersigned, together with all sureties, endorsers, and guarantors of this Promissory Note, jointly and severally promise to pay (a) all reasonable costs and expenses of collection, including, without limitation, reasonable attorneys' fees, in the event this Promissory Note or any portion of this Promissory Note is placed in the hands of attorneys for collection and such collection is effected without suit; (b) reasonable attorneys' fees and all other costs, expenses, and fees incurred by CREDITOR in the event suit is instituted to collect this Promissory Note or any portion of this Promissory Note; (c) all reasonable cost and expenses provided for under this Promissory Note or any instrument given as security for this Promissory Note; and (d) all reasonable costs and expenses, including, without limitation, reasonable attorneys' fees incurred by CREDITOR in connection with any bankruptcy, insolvency of reorganization proceeding, or receivership in which the undersigned is involved, including, without limitation, reasonable attorneys' fees incurred in making any appearances in any such proceeding or in seeking relief from any stay or injunction issued in or arising out of any such proceeding.

BUSINESS PURPOSES. This Promissory Note represents a business loan within the purview of Section 815 ILCS 205/4 (or any substitute, amended, or replacement statutes) and is transacted solely for the purpose of carrying on or acquiring the business of the Debtor as contemplated by said Section.

MAXIMUM INTEREST. In no event whatsoever shall the amount paid, or agreed hereunder to be paid, to CREDITOR as Interest on the Loan exceed the maximum amount permissible under applicable law. If the performance or fulfillment of any provision hereof or of this Promissory Note or any other agreement between CREDITOR and the undersigned shall result in Interest

exceeding the limit for interest prescribed by law, then the amount of the Interest shall be reduced to the maximum rate that may lawfully be charged or collected by CREDITOR. If, from any circumstance whatsoever, CREDITOR should receive as Interest, an amount that would exceed the highest lawful rate, the amount that would be excessive Interest shall be applied to the reduction of the principal balance owing hereunder (or, at the option of CREDITOR, be paid over to the undersigned) and not to the payment of Interest.

AUTHORITY TO ENTER INTO NOTE: DEBTOR is a duly authorized and operating Illinois corporation and has full authority to enter into this Promissory Note. Said authority is more fully evidenced by the Resolutions attached hereto and made a part hereof as Group Exhibit "A."

GUARANTOR: This Promissory Note and the performance of all of the obligations herein set forth are guaranteed by Christopher Pawlowicz, the sole shareholder, sole director and President of Architechnics Pro Corporation (hereinafter referred to as "Guarantor"). To the extent that any of the obligations herein set forth are not performed by DEBTOR timely, or within such cure dates as have been provided for herein, Guarantor shall undertake the performance thereof as if the DEBTOR hereunder. Furthermore, following any uncured default by the DEBTOR, and whether or not proceedings or steps are pending or have been taken or concluded to enforce or otherwise realize upon the obligation or security of the DEBTOR, the CREDITOR shall have the right to enforce this Guaranty against Guarantor for and to the full amount of the indebtedness secured by this Promissory Note, provided however, that the payment of any amount(s) by Guarantor pursuant to this Guaranty shall not in any way entitle Guarantor, either at law, in equity or otherwise, to any right, title or interest (whether by way of subrogation or otherwise) in and to any of the indebtedness hereby guaranteed, or any principal or interest payments therefore, then or thereafter at any time made by the DEBTOR on the indebtedness hereby guaranteed, or made by anyone on behalf of the DEBTOR, or in and to any security therefor, unless and until the full amount of the indebtedness hereby guaranteed has been paid in full.

DEBTOR

DATE

GUARANTOR

DATE