



FIRST BANKSM

March 9, 2000

Mr. John A. Moorman
Decatur Public Library
130 N. Franklin Street
Decatur, Illinois 62523-1327

RE: Proposed Credit Facility for Build Out of Leasable Space

Dear John:

I am writing this letter as a follow up to our telephone conversation regarding the above referenced subject. You were inquiring about a \$250,000.00 term credit facility to fund the improvements to be made to the retail space remaining in the Library. The following information will serve as an outline for our proposed structure for your request.

Loan Amount:	\$250,000.00
Interest Rate:	7% for the initial Five Years
Terms:	Monthly Principal & Interest based on a Ten Year Amortization (approximately \$2,920 per month)
Security:	To be determined
Requirements:	Financial Statements for the last two calendar years

The above terms and conditions are for discussion purposes only and are based on current market conditions. In addition, the above rate is contingent upon proof of tax-exempt borrowing status for the proposed borrower. The final proposal will be subject to receipt of requested information and approval by our Loan Committee.

I appreciated the opportunity to assist you with your request. I hope this information is helpful in determining the financial projections on your venture. Please contact me with any questions you may have at (217)425-8270.

Sincerely,

Christopher M. Shroyer
Senior Vice President