

“Exhibit A to Loan Agreement” Amended

\$150,000.00

West Allis, Wisconsin
Original Signed: June 21, 2018

Amended: November 22, 2019
Amended: January 20, 2026

NOTE

FOR VALUE RECEIVED, the undersigned, PodVacic Holdings, LLC, a limited liability corporation, ("Borrower"), promises to pay to the order of the City of West Allis, a municipal corporation ("City" or "Holder"), the sum of One Hundred Fifty Thousand and no/100 Dollars (\$150,000.00), together with interest at the rate of three and three quarter percent (3.75%) per annum, until paid in full. With the Balloon payment of \$97,650 in January 2026, the City proposes amendment to the Note that extends the term for two years. The interest rate is amended to four and half percent (4.5%). The loan will have equal monthly payments of principal and interest of \$_____ due and payable on or before the first day of each month, commencing on February 1, 2026 with an anticipated completion date of January 2028. The loan will have an estimated balloon payment of \$_____.

The Borrower agrees to pay all costs of collection, including reasonable attorney's fees and all fees and expenses incurred in endeavoring to protect, enforce and realize upon any collateral security for the payment of the Note. Borrower, for itself, its successors and assigns, hereby expressly waives presentment for payment, notice of dishonor, presentment, notice of protest, protest and all diligence of collection.

All payments shall be made in lawful currency of the United States of America, to the City Treasurer of the City of West Allis, 7525 West Greenfield Avenue, West Allis, Wisconsin 53214, or such other place of payment as the holder of this Note may designate in writing.

As liquidated damages for the additional expenses incurred by the Holder of this Note, because of the failure of the Borrower to make prompt payment, the Holder may collect a late charge not to exceed one percent (1%) per month on each dollar of each payment on this Note which is more than ten (10) days in arrears; provided, that no such charge shall exceed the maximum amount which may be charged according to law.

If any installment of principal or interest is not paid when it becomes due, or if default occurs in the performance or compliance with the covenants and conditions of any instrument securing the indebtedness evidenced by this Note, or in the Loan Agreement pursuant to which this Note is given, the Holder may, at its option, to be exercised at any time thereafter, declare the entire unpaid balance of principal and accrued interest immediately due and payable, without notice or demand, both notice and demand being hereby expressly waived. The Holder's failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default. Thereafter, in lieu of late charges and any other interest provided for in this Note, all unpaid principal and interest shall bear interest at the rate of eighteen percent

(18.0%) per annum until paid.

This Note is secured by a third mortgage on the real estate of 6525 W. Burnham St., West Allis, WI subordinated only to the security interest of Tri-City National Bank; a General Business Security Agreement subordinated only to the security interest of Tri-City National Bank; and Unlimited Personal Guaranty from Craig L. Podlesnik and spouse and David Kovacic and spouse.

This Note may be prepaid, in full or in part, without penalty.

This Note is executed in and is governed by the laws of the State of Wisconsin. Invalidity of any provision shall not affect the validity of any other provision. Without affecting the liability of the Borrower or any guarantor or enforcer, the Holder may, without notice, renew or extend the time for payment, accept partial payments, release or impair any collateral security for the payment of this Note or agree to sue any party liable on it. Waiver of any default shall not constitute a waiver of any other or subsequent default.

PodVacic Holdings, LLC (“Borrower”)

By: _____
Craig L Podlesnik, Member

By: _____
David Kovacic, Member