



October 14, 2011

Annmarie K. Mampe
Finance Director
Village of Orland Park
14700 S. Ravinia Avenue
Orland Park, IL 60462

Dear Annmarie,

Fifth Third Bank ("Fifth Third") is pleased to commit to provide the Village of Orland Park (the "Village"), a revolving line of credit and term loan (the "Loan") in a principal amount not to exceed \$30,000,000.

Such loan facility would be provided pursuant to commercial loan documents incorporating provisions deemed by Fifth Third to be customary and appropriate in transactions of this type. A summary of such provisions is set forth in the attached "Summary of Terms and Conditions". If any other material business or legal issues arise prior to initial funding, such issues may cause changes or additions to the Principal Terms and Conditions and must be resolved to the satisfaction of Fifth Third or this commitment will become null and void. The loan documents shall contain all of the terms of the loan, and such terms shall supersede this commitment and the Summary of Terms and Conditions.

If the terms outlined in the attached Summary of Terms and Conditions are acceptable to you, please execute a copy of this letter and return it to me by facsimile, delivery or mail to be received by Fifth Third prior to the close of business on November 9, 2011, or this commitment will automatically expire. In the event the Village does not fulfill its commitment to close and fund this transaction or the conditions set forth above are not fulfilled to the complete satisfaction of Fifth Third on or before December 9, 2011, the applicable fees, reimbursement and indemnity obligations described above and/or in the Principal Terms and Conditions shall survive.

This commitment is for your benefit only. It is not assignable and may not be disclosed to nor relied upon by any third party without the prior written approval of Fifth Third.

We at Fifth Third Bank appreciate your business and look forward to this new opportunity.

Very truly yours,

FIFTH THIRD BANK

By: _____

Name: Laura Shallow

Title: Vice President

Public Funds Group

Accepted and Agreed to this _____ day of October, 2011.

VILLAGE OF ORLAND PARK, ILLINOIS

By: _____

Name: _____

Title: _____