EXHIBIT Z

PROMISSORY NOTE

$1,019,706 July 9, 2026

FOR VALUE RECEIVED, the City of La Crosse, a Wisconsin municipality ("Borrower") promises to pay to Stizo, LLC, a Wisconsin limited liability company ("Lender") the sum of One Million Nineteen Thousand Seven Hundred Four and 00/100 Dollars ($1,019,704) with interest at the rate of zero percent (0%) per annum on the unpaid balance until September 1, 2028. The payback is based on an estimate of six and one-half percent (6.5). Therefore, commencing September 1, 2028, with such interest rate of six and one-half percent (6.5%) on the unpaid balance, the principal and interest shall be payable in five (5) consecutive, annual installments The first installment of Forty Thousand Dollars ($40,000) is due September 1, 2028. The second installment of One Hundred Thirty Thousand Dollars ($130,000) is due on September 1, 2029. The Third Installment of Eight Hundred Eighty-Six Thousand Two Hundred Thirty-Two Dollars ($886,232) is due September 1, 2030, and the final payoff of Two Hundred Sixty Thousand Two Hundred Ninety Dollars ($260,290) is due on September 1, 2031. If the actual interest rate borrowed by the developer is less than that, payments shall be adjusted accordingly

Interest is computed for the actual number of days principal is unpaid on the basis of a 360-day year.

Each maker and endorser hereby waives presentment, demand, notice of dishonor and protest and consents to any and all extensions and renewals hereof without notice thereof. Prepayment is permitted at any time without penalty.

All unpaid principal and accrued interest bear interest after maturity of this Promissory Note, whether occurring through lapse of time or acceleration, at the rate of ten percent (10%) per year until paid. If any payment is not made on or before the 15th day after its due date, Lender may collect a delinquency charge of five percent (5%) of the unpaid installment due.

If Borrower fails to make a payment under this Promissory Note when due, and the default continues for twenty (20) days, Lender, by written notice to Borrower, may declare the entire balance of principal and accrued interest to be immediately due and payable.

In the event of Borrower's default, to the extent permitted by law, Borrower shall pay to Lender all reasonable costs and expenses before and after judgment, including without limitation, attorney's fees incurred by Lender in enforcing its rights under this Promissory Note.

This Promissory Note shall be binding on the heirs, successors and assigns of the parties herein.

CITY OF LA CROSSE

By: _____
Name: Shaundel Washington-Spivey
Title: Mayor

By: _____
Name: Nikki Elsen
Title: City Clerk