PROMISSORY NOTE

$ Date:

NAME OF CREDITOR:

CREDITOR’S ADDRESS:

NAME OF DEBTOR:

DEBTOR’S ADDRESS:

FOR VALUE RECEIVED, the Debtor promises to pay the Creditor the principal sum of

$ at % interest until paid in full. Debtor shall pay Creditor monthly payments

of principal and interest in the amount of $ each starting on , , 20 and

continuing monthly on the first day of each month with the last such monthly payment due on

 , , 20 . Failure payment to pay any monthly installment within days of a

monthly due date shall place the Debtor in default hereunder and accelerate all indebtedness under this Promissory Note. Upon such default, Creditor shall have all the rights under the laws of the State where this Promissory Note is signed.

This Promissory Note may be pre-paid at any time without a pre-payment penalty.

If suit is brought to collect this Promissory Note, the Creditor shall be entitled to collect all reasonable costs and expenses of suit, including attorney’s fees.

All payments to Creditor provided for in this Promissory Note shall be given my mailing or delivering such payment to Creditor at Creditor’s address noted above. Any notice to Debtor shall be given by mailing such notice to Debtor at Debtor’s address noted above.

DEBTOR:

STATE OF )

)ss:

COUNTY OF )

The foregoing Promissory Note was acknowledged before me, a Notary Public in and for said County and State, by the above named Debtor on this day of , 20 .

*IN WITNESS WHEREOF,* I have hereunto set my hand and seal on the date last aforesaid.

Notary Public