UNSECURED NOTE

$_____ _____, California

Date: _____

I/we promise(s) to pay to _____
_____, or order, at place designated by the payee, the sum of _____
_____ DOLLARS ($_____)
with interest from _____ on unpaid principal at the rate of _____percent (_____%) per annum, principal and interest payable as follows:
_____
_____
_____
_____
at which time the remaining principal balance and any accrued and unpaid interest shall become due and payable.

Each payment shall be credited first to interest then due, and the remainder applied to principal; and interest shall thereupon cease upon the principal so credited. Should interest not be so paid, it shall thereafter bear like interest as the principal; but such unpaid interest so compounded shall not exceed an amount equal to simple interest on the unpaid principal at the maximum rate permitted by law. Should default be made in payment of any installment of principal or interest when due, the whole sum of principal and accrued interest shall become immediately due, without notice, at the option of the holder of this note. Principal and interest are payable in lawful money of the United States. If any action be instituted on this note, the undersigned promise(s) to pay such sum as the Court may fix as attorney's fees.

_____ _____

_____ _____

DO NOT DESTROY THIS NOTE