

BALLOON NOTE

FOR VALUE RECEIVED, the undersigned promise to pay to the order of _____
the sum of _____ Dollars (\$ _____), with annual interest of _____% on any
unpaid balance.

This note shall be paid within _____ years, in consecutive and equal installments of
\$ _____ each, with a first payment of _____ from date hereof,
and the same amount on the same day of each _____ thereafter, provided the entire principal
balance and any accrued but unpaid interest shall be fully paid on or before _____, 20____.
fully paid on or before _____, 20____.

This note may be prepaid without penalty. All payments shall be first applied to interest and the balance to
principal. This note shall be due and payable upon demand of any holder hereof should the undersigned
default in any payment beyond _____ days of its due date. All parties to this note waive
presentment, demand and protest, and all notices thereto. In the event of default, the undersigned agree to
pay all costs of collection and reasonable attorney's fees. The undersigned shall be jointly and severally
liable under this note.

_____ Signed this _____ day of _____, 20____.

_____ Signed this _____ day of _____, 20____.

Signed in the presence of:

Witness Maker

Witness Maker