

PROMISSORY NOTE
INSTALLMENT - WITH ACCELERATION CLAUSE

_____ (city, state, date) _____

FOR VALUE RECEIVED, WE, THE UNDERSIGNED, jointly and severally promise to pay, in lawful money of the United States of America, to the order of (name of lender) at (address of lender), (amount) () Dollars in installments as follows:

(amount of payment) on (date), and (number) successive payments of (amount) beginning on (date of payment) together with a delinquency charge on each installment in default for days in an amount equal to percent of such installment but not less than \$.

In the event of default in the payment of any of the said installments or said interest when due as herein provided, time being of the essence hereof, the holder of this note may, without notice or demand, declare the entire principal sum then unpaid immediately due and payable.

The holder of this note may, with or without notice to any of us, cause additional parties to be added hereto, or release any party hereto, or revise, extend, or renew the note, or extend the time for making any installment provided for herein, or accept any installment in advance, all without affecting the liability of us, or any of us, hereon.

If suit be commenced on said note, the parties hereto jointly and severally agree to pay to the holder of said note a reasonable attorney fee.

The borrower agrees to pay a reasonable collection charge should collection be referred to a collection agency or to the payee's collection facilities.

The parties hereto, jointly and severally, hereby waive presentment, demand, protest, notice of dishonor and/or protest and notice of nonpayment; the right, if any, to the benefit of, or to direct the application of, any security hypothecated to the holder until all indebtedness of the borrower to the holder shall have been paid; the right to require the holder to proceed against the borrower, or to pursue any other remedy in the holder's power; and agree that the holder may proceed against us directly and independently of the borrower, and that the cessation of liability of the borrower for any reason, other than full payment, or any revision, renewal, extension, forbearance, change of rate of interest, or acceptance, release or substitution of security, or any impairment or suspension of the holder's remedies or rights against the

borrower, shall not in anywise affect the liability of any of the parties hereto.

The parties hereto hereby authorize (payee) to date this note as of the day when the loan evidenced hereby is made and to complete this note in any other particular according to the terms of the said loan.

It is agreed that if the parties hereto, or any of them at any time fail in business or become insolvent, or commit an act of bankruptcy, or if any deposit account or other property of the parties hereto, or any of them, be attempted to be obtained or held by writ of execution, garnishment, attachment, or other legal process, or if any assessment for taxes against the parties hereto, or any of them, other than taxes on real property, is made by the federal or state government, or any department thereof, or if the parties hereto fail to notify you of any material change in their financial condition, then, and in such case all of the obligations of the parties hereto to you, or held by you, shall at your option immediately become due and payable without demand or notice.

Signatures	Address
<hr/> Borrower	<hr/>
<hr/> Co-Maker	<hr/>