Promissory Note

Name of borrower 1: __________________________________________________________

Name of borrower 2: __________________________________________________________

Name of lender: ____________________________________________________________

1. For value received, Borrower promises to pay to Lender the amount of
$ ___________ at ______________________________________________ [address
where payments are to be sent] at the rate of (No Interest Added) per year from the date
this note was signed until the date it is paid in full.

2. Borrower also agrees that this note shall be paid in equal installments of
$ ______________ per month, due on the first day of each month, until the principal is
paid in full.

3. If any installment payment due under this note is not received by Lender within
______ days of its due date, the entire amount of unpaid principal shall become
immediately due and payable at the option of Lender without prior notice to Borrower.

4. In the event Lender prevails in a lawsuit to collect on it, Borrower agrees to pay
Lender's attorney fees in an amount the court finds to be just and reasonable.

Note: the term Borrower refers to one or more borrowers. If there is more than one
borrower, they agree to be jointly and severally liable. The term Lender refers to any
person who legally holds this note, including a buyer in due course.

Borrower 1's signature: __________________________________________________________

Date: _____/_____/_____ (MM/DD/YY)

Printed name: ____________________________________________________________

Signed Location: ____________________________________________________________
Address: ___________________________________________
Borrower 2's signature: __________________________________________________________
Date: _____/_____/_____ (MM/DD/YY)
Printed name: __________________________________________________________
Signed Location: ________________________________________________
Address: ___________________________________________

Notarization:

State of _______________________________
County of ____________________________

On this the ________ day of ___________________, 20__, before me, the undersigned, a notary public in and for said County and State, personally appeared _______________________, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

_____________________________________
(Signature of Notary)

Notary Public for the State of ____________________________
Date of Expiration: _______________________

(Seal)