

**PROMISSORY NOTE**

For value received , I, the undersigned, promise to pay to the order of \_\_\_\_\_ the principal sum of \$ \_\_\_\_\_ on \_\_\_\_\_, \_\_\_\_\_ (maturity date) with interest at the rate of \_\_\_\_\_ percent per year, interest payable \_\_\_\_\_, beginning \_\_\_\_\_, \_\_\_\_\_, and continuing until maturity date at which time all unpaid sums of principal and interest shall be due and payable.

Should default be made in payment of the principal or interest, the whole sum of principal and interest shall, at the option of the holder of this note, become immediately due.

This Note is subject to Section 2966 of the California Civil Code, which provides that the holder of this Note shall give written notice to the trustor, or his successor in interest, of prescribed information at least 90 and not more than 150 days before any balloon payment is due.

\_\_\_\_\_

(delete acceleration and balloon notice provisions if not applicable.)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.