

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.

Escrow No. _____

Title Order No. _____

**STRAIGHT NOTE
(BALLOON PAYMENT)**

\$ _____, California _____, 19 _____

_____ after date, for value received

we, or either of us, promise to pay in lawful money of the United States of America to _____

or order, at place designated by payee, the principal sum of _____

_____ dollars,

with interest in like lawful money from _____, until paid at the

rate of _____ per cent per annum, payable

Each payment shall be credited first on interest then due and the remainder of principal; and interest shall thereupon cease upon the principal so credited. Should default be made in payment of any installment of principal or interest when due the whole sum of principal and interest shall become immediately due at the option of the holder of this note. If action be instituted on this note I promise to pay such sum as the Court may fix as attorney's fees. This note is secured by a Deed of Trust in which the maker of this note is referred to as "Trustor".

THE FOLLOWING PARAGRAPH IS ONLY APPLICABLE ON ONE TO FOUR RESIDENTIAL UNITS:

This note is subject to Section 2966 of the 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.

DO NOT DESTROY THIS NOTE

When paid, this note, if secured by Deed of Trust, must be surrendered to Trustee for cancellation before reconveyance will be made.