

160324

PROMISSORY NOTE

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JOAN SHANGLE
Notary Public - State of Nevada
MY APPOINTMENT EXPIRES DEC. 20, 1997
Appointment Recorded in Eureka County 772504293

\$ 3,000.00 (Principal Amount)

Dated:

DEC 21, 1995

at: EUREKA, NEVADA (City, State)

FOR VALUE RECEIVED, the Undersigned (jointly and severally, if the Undersigned is more than one)

promises to pay to DONNA A. TAYLOR

at #1 TAYLOR LN EUREKA NEVADA

(Address For Payment)

or such address as may be designated by any holder of the Note,

the sum of THREE THOUSAND AND NO/100 DOLLARS (\$3,000.00)

with interest thereon at the rate of EIGHTEEN percent (18%) per annum on the unpaid balance from the above date until fully paid. Payment shall be made in the following manner:

TWO HUNDRED FIFTY AND NO/100 (\$250.00) PER MONTH FOR TWELVE MONTHS (12)
WITH THE FINAL PAYMENT ON THE TWELFTH MONTH OF THREE HUNDRED THIRTY SEVEN FIFTY AND NO/100 (\$375.00).
THIS NOTE IS SECURED BY A 1972 REINELL, TITLE NO B0157835, HULL NO B0245034, 24 FOOT BOAT AND TRAILER.

1. This Note may be prepaid in whole or in part without penalty. Prepayments shall be credited in the reverse order of their due dates.

2. In the event of the failure to make any payment when due, the holder of this Note may declare the entire principal balance and accrued interest immediately due and payable. Any overdue payment shall bear interest at the increased rate of TWENTY percent (20%) per annum or the maximum rate permitted by law, whichever is lower.

3. All parties to this Note, including the Undersigned and any endorsers or guarantors jointly and severally waive presentment, notice of dishonor and diligence in collecting and all agree to remain fully obligated under the terms of this Note even if, without notice, the time for payment is extended; or the Note is renewed or modified; or one of the parties is released or discharged; or the release or substitution of any collateral given as security for the payment of the Note.

4. If this Note is not paid promptly in accordance with its terms, the Undersigned agrees to pay all costs of collection, including reasonable attorney fees. In the event that any judgment is obtained under this Note, the Undersigned waive, to the extent permissible under law, the benefit of any law exempting their property, or any part of it.

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GUARANTY

Donna A. Taylor
#1 TAYLOR LN.
EUREKA, NV. 89316
(Address)

Additionally prompt payment of the foregoing Promissory Note and agrees to pay all costs of collection and/or enforcement of the Note and the enforcement of this Guaranty.

This Guaranty shall continue in full force and binding upon the Undersigned until the Note has been fully paid and discharged.

Donna A. Taylor
(Guarantor's Signature)

P.O. Box 291 Eureka, NV.
(Address)

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PROMISSORY NOTE

BY AND BETWEEN
DONNA H. THYLOE
AND
ROBERT E. WILLIAMS

Dated: DECEMBER 21, 1995

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FILE NO. 160324
FEES \$8.00