

## PROMISSARY NOTE

FOR VALUE REC'D, the undersigned, Cynthia Denise Culver an unmarried woman, hereby promise to y the order of JERRY LEE ANDERSON, an unmarried man, the sum of Eleven thousand Five hundred, (11,500) together with interest from October 1, 1999, on the unpaid principal at the rate of Ten Percent(10%) per annum; principal and interest payable in installments of One hundred twenty three dollars and sixty cents (\$123.60) or more, on the first day of each month, beginning October 1, 1999, and due and payable in Fifteen (15) years from the first payment. Such payments shall be applied first to the payment of accrued interest and secondly to reduce to principal balance. In the event all or any part of the property secured by the Deed of Trust of even date herewith be sold, conveyed, transferred, or exchanged, the note secured hereby shall be immediately due and payable at the option of the holder of said note.

Payment of this note secured by Deed of Trust of even date herewith.

The undersigned promise and agree that in case of default in the payment of any installment of principal and interest as provided herein or in case of failure to perform any covenant in the Deed of Trust securing this note, or in the event of failure to pay any installment of principal and/or interest accordance with the terms of any note secured by Deed of Trust having priority over the Deed of Trust securing this note, or in the event of failure to perform any covenant contained in said Deed of Trust to be performed by the Trustor named therein, or in the event that my maker this note shall make a general assignment of the benefit of creditors or be adjudged a bankrupt on the happening of any one such events the whole sum of principal and interest which shall then remain unpaid shall come forthwith due and payable although the time of maturity as expressed in this Promissory Note shall not have arrived.

The undersigned promise and agree that in case any suit or legal or equitable action, or proceedings to foreclose on the property given as security for payment of this note, are instituted to collect this note or any portion thereof, or any interest thereof, to pay all costs and expenses in connection therewith including a reasonable attorney's fee.

If one or more of the provisions of this note shall be deemed to be severed from the note, and the validity, legality and enforceability of the remaining provisions contained herein shall not in any way be affected or impaired thereby, without limiting the generality of the foregoing, any provisions herein to the contrary notwithstanding, holder shall in no event be entitled to receive or collect, nor shall or any amounts received hereunder be credited, so that holder shall be paid, as interest a sum greater than the maximum amount permitted by law. If any construction of this note indicates a different result given to holder to ask for, demand or receive any larger sum, as interest, such is a mistake calculation or in wording which this clause shall override and control, and proper adjustment shall automatically be made accordingly.

The maker and ender severally waive presentment for payment, demand, notice, protest and notice of protest, diligence and nonpayment of this note, and all defenses on the ground of any extension or time of payment that may be given by the holder or holders to them either of them, and/or other defenses which they or either of them might or could have.

IN WITNESS WHEREOF, as debtor has executed these presents this day and year first above written.

*Cynthia Denise Culver*  
Cynthia Denise Culver

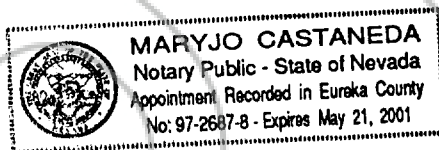
STATE OF NEVADA )

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County of Eureka )

On this 8<sup>th</sup> day of February, 2001, before me, Notary Public, appeared Cynthia Denise Culver, an unmarried woman, known to me to be the person described in and who acknowledged that they executed the above instrument.

*Maryjo Castaneda*  
NOTARY



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OFFICIAL RECORDS  
RECORDED AT THE REQUEST OF  
*Cynthia Denise Culver*  
01 FEB -8 PM 2:18

EUREKA COUNTY NEVADA  
M.N. REBALEATI, RECORDER  
FILE NO. FEES \$8.00

175812

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