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JUDGMENT NOTE

FOR VALUE RECEIVED, Obligor, promises to pay to the
order of Obligee the total sum of
DOLLARS with interest at a rate of _____ per annum, payable as follows:

If two obligors above, both agree to be jointly and severally liable.

Any payment made ten (10) days late shall incur an additional finance charge of Four (4%) Percent per month for each and every month such payment remains unpaid.

ON NON-PAYMENT OF ANY INSTALLMENT WHEN DUE, OR WITHIN TEN (10) DAYS THEREAFTER, ALL REMAINING INSTALLMENTS SHALL, AT THE OPTION OF THE HOLDER, BECOME IMMEDIATELY DUE AND PAYABLE. AND TO SECURE THE PAYMENT OF SAID AMOUNT, I HEREBY AUTHORIZE, IRREVOCABLY, PROTHONOTARY, CLERK OF COURT, OR ANY ATTORNEY OF ANY COURT OF RECORD TO APPEAR FOR ME IN SUCH COURT, IN TERM TIME, OR VACATION, AT ANY TIME BEFORE OR AFTER MATURITY AND CONFESS A JUDGMENT WITHOUT PROCESS IN AVERMENT OR DECLARATION OF DEFAULT, FOR SUCH AMOUNT AS MAY APPEAR TO BE FIFTEEN (15%) PERCENT OR THE ACTUAL ATTORNEYS' FEES INCURRED, WHICHEVER AMOUNT IS GREATER, AND WAIVE AND RELEASE ALL ERRORS WHICH MAY INTERVENE IN ANY SUCH PROCEEDINGS AND WAIVE ALL RIGHT OF APPEAL AND CONSENT TO IMMEDIATE EXECUTION UPON SUCH JUDGMENT, NOR SHALL ANY BILL IN EQUITY BE FILED TO INTERFERE IN ANY MANNER WITH THE OPERATION OF SUCH JUDGMENT, HEREBY RATIFYING AND CONFIRMING ALL THAT SAID ATTORNEY MAY DO BY VIRTUE HEREOF, AND WAIVING AND RELEASING BENEFIT OF ALL APPRAISEMENT, INQUISITION OR REAL ESTATE, HEREBY VOLUNTARILY CONDEMNING SAID REAL ESTATE AND AUTHORIZING THE ENTRY OF SUCH CONDEMNATION UPON ANY WRIT ISSUED, STAY OF EXECUTION AND ALL RIGHTS UNDER THE EXEMPTION LAWS OF ANY STATE, NOW IN FORCE, OR HEREAFTER TO BE PASSED.

Obligors indemnify and save Obligees harmless from any and all costs, damages or expenses incurred by Obligees in connection with the enforcement of this obligation including, among other things, attorneys fees, court costs, expert witness fees, and a reasonable time allowance for Obligees.

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Witness

.....
(Date)

.....
Witness

.....
(Date)

AFFIDAVIT

I, THE UNDERSIGNED, BEING DULY SWORN ACCORDING TO LAW, HEREBY DEPOSE AND SAY:

1. I HAVE READ THE ATTACHED JUDGMENT NOTE AND ACKNOWLEDGE THAT IT AFFECTS MY RIGHTS SUBSTANTIALLY AND UNDERSTAND THAT IT PERMITS THE LENDER TO ENTER A JUDGMENT AGAINST ME IN ANY COURT FOR THE AMOUNT DUE AS PROVIDED IN THE JUDGMENT NOTE.
2. THAT I HAVE BEEN GIVEN THE FULL OPPORTUNITY TO DISCUSS THIS ARRANGEMENT WITH AN ATTORNEY AND HAVE EITHER DONE SO OR ELECTED NOT TO DO SO WITH FULL UNDERSTANDING OF MY RIGHTS.
3. IT HAS BEEN EXPLAINED TO ME THAT THIS JUDGMENT NOTE IS ONLY PERMISSIBLE IN NON-CONSUMER TRANSACTIONS AND ACKNOWLEDGE THAT THIS LOAN IS FOR BUSINESS PURPOSES AND NOT FOR PERSONAL PURPOSES.

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SWORN TO AND SUBSCRIBED:
BEFORE ME THIS DAY:
OF , 2002 :

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Notary Public