

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. _____

INSTALLMENT NOTE - INTEREST INCLUDED
(Balloon Payment)

\$ _____, California _____, 19____
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 _____, 19____ at _____ per cent
per annum on the amounts of principal sum remaining unpaid from time to time.
Principal and interest payable in _____ installments of _____

_____ or more each, on the _____ day of each and every _____ beginning on the
_____ day of _____, 19____ and continuing until _____
at which time the entire unpaid balance of principal and interest hereunder shall be due and 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, with Deed of Trust securing same, must be surrendered to Trustee for cancellation before reconveyance will be made.