

PROMISSORY NOTE

\_\_\_\_\_  
Participant's Name

\_\_\_\_\_  
Date of Note

\_\_\_\_\_  
Plan Name

\$\_\_\_\_\_  
Amount of Note

FOR VALUE RECEIVED, the undersigned promises to pay to the order of the Trustee of the above Plan the above principal amount plus interest commencing on the above date. Said principal and interest thereon will be paid in accordance with the amortization schedule.

At the option of the undersigned, at any time all or any portion of the unpaid principal sum and accrued interest on this note may be prepaid without premium or penalty, the amount of the prepayment to be applied first to accrued interest and remainder to unpaid principal.

The payment of this note is secured by the vested and nonforfeitable interest of the undersigned in the above Plan and Trust. At the election of the holder or holders hereof, upon notice to the undersigned, the unpaid principal sum, together with accrued and unpaid interest thereon, shall become due and payable in the event of a default in the payment of any principal or interest when due in accordance with the terms hereof.

\_\_\_\_\_  
Participant's Signature