

DO NOT DESTROY THIS ORIGINAL NOTE: When paid, this Note and the Deed of Trust must be surrendered to Trustee with a request for reconveyance.

**NOTE SECURED BY DEED OF TRUST
(INTEREST INCLUDED)**

\$ _____, California _____,

In installments and at the times hereinafter stated, for value received, I/We promise to pay to _____ or order at _____ the principal sum of _____ DOLLARS, with interest from _____, _____ on the amount of principal remaining from time to time unpaid, until said principal sum is paid, at the rate of _____ per cent per annum. Principal and interest are due in monthly installments of _____ DOLLARS (\$ _____) or more on the _____ day of each and every month beginning on _____, _____.

and continuing until said principal sum and the interest thereon has been fully paid. AT ANY TIME, THE PRIVILEGE IS RESERVED TO PAY MORE THAN THE SUM DUE. Each payment shall be credited first, on the interest then due; and the remainder on the principal sum; and interest shall thereupon cease upon the amount so credited on the said principal sum. If default is made in payment of interest when due, then the whole sum of principal and interest shall become immediately due and payable at the option of the holder of this note. Principal and interest are payable in lawful money of the United States. If an action is instituted on this note I/We promise to pay such sum as the Court may fix as attorney's fees. This note is secured by a DEED of TRUST to _____, as Trustee.

INTEREST ACCRUAL DATE IS HEREBY ADJUSTED TO ACCRUE FROM _____,

Escrow Holder