\_\_\_\_\_\_\_\_\_\_\_\_\_, Virginia

**$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_

FOR VALUE RECEIVED, the undersigned maker promises to pay without offset to , or order, (the noteholder) the principal sum of DOLLARS ($ ), together with interest at the rate of % on the unpaid principal balance from the day of , 20\_\_ until paid. The said payment shall be payable at or at such other place as the holder hereof may hereafter designate in writing. The principal and all accrued interest are due and payable on the day of , 20\_\_ .

Presentment, protest and notice of dishonor are hereby waived. The maker also waives the benefit of his homestead exemption as to this debt.

In case of default, the undersigned agrees to pay all expenses, including reasonable attorney's fees, which may be incurred in collecting this Note or any portion thereof.

Witness the following signature and seal:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Commonwealth of Virginia :

County of :

Acknowledged before me this day of , 20\_\_ .

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Notary Public

My Commission expires: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_