

PROMISSORY NOTE

_____, 2003 _____, Montana

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay _____, (this amount is called principal), plus interest, to the order of the LENDER. The Lender is _____. A schedule shall be attached, stating each sum of principal actually loaned and the date on which each sum was loaned. Such sums shall be placed in an account established for the purpose of holding such money, in the name of LANE COULSTON for convenience, and paid as necessary, on my behalf, directly to providers of services and goods to me, as I am unable to make payments personally, because of my severe physical limitations arising from the accident.

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of three (3) per cent. The interest rate required by this Section 2 is the rate I will pay both before and after default described in Section 5 of this Note.

3. MATURITY DATE

All principal and accrued interest under the Note shall be due and payable (1) within twenty days of the resolution of all claims arising from the accident I sustained on November 19, 2002 in Arizona, or on January 1, 2007, whichever comes first.

4. BORROWER'S RIGHT TO PREPAY

I have the right to prepay principal at any time before it is due. I may make full prepayment without paying any prepayment charges. The LENDER will use all of my prepayments to reduce the principal that I owe under this note.

5. BORROWERS FAILURE TO PAY AS REQUIRED

- (A) Default. If I do not pay the full amount of the payment on the date it is due, I will be in default.
- (B) Payment of Lender's Costs and Expenses. The Lender will have the right to be paid back by me for all of his or her costs and expenses in enforcing this Note, to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorney's fee.

WITNESS THE HAND AND SEALS OF THE UNDERSIGNED

LANE COULSTON, as Agent for KABIR MOUMANIE KADRE
Under Power of Attorney dated February , 2003.

STATE OF MONTANA)
:
COUNTY OF LEWIS AND CLARK)

On this _____ day of _____, 2003, before me, the undersigned, a Notary Public for the State of Montana, personally appeared LANE COULSTON, as agent under a Power of Attorney dated February , 2003, known to me to be the person whose name is subscribed above, and acknowledged to me that he executed it as his voluntary act and deed.

IN WITNESS HEREOF, I have hereunto set my hand and affixed my Official Seal the day and year in this certificate first above written.

Notary Public for the State of Montana
Residing at _____
My commission expires: _____