For value received, ("payor/trustor") promise to pay to ("payee/beneficiary") or order, at place designated by ("payee/beneficiary"), the principal sum of dollars, with interest from at the rate of percent 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 and continuing until .

Each payment shall be credited first on interest then due and the remainder on principal; and interest shall then cease upon the principal so credited. Principal, interest, and all other sums which may become due in connection with this note and the deed of trust securing same, shall be payable in lawful money of the United States of America. Should default be made in any payment 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 sums as the Court may fix as attorney’s fees.