STRAIGHT NOTE

For value received, ("payor/trustor") promises to pay to ("payee/beneficiary") or order, at place designated by ("payee/beneficiary") the principal sum of dollars, with interest from , until paid at the rate of percent per annum, payable

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 sum as the Court may fix as attorney’s fees.