

SOLUTIONS-4-YOU.COM

PROMISSORY NOTE

The funds to be borrowed are for the sole purpose of continuing Solutions-4-You.com®. They'll be used to purchase advertising, equipment, marketing materials, raw materials and any other item(s) that are necessary for the completion of that task.

Lender, **Investors Name**, hereby agrees to lend to borrower, **Paul G. Tima**, for a period deemed short term (2 years), **\$000,000.00** in cash @ **00% per annum** for each (1) one-year from the date of receipt. Borrower may prepay this promissory note in whole or in part at any time. If note is partially prepaid, borrower must still make all later payment(s) in the original amount as they become due until this promissory note is paid in full.

Borrower, **Paul G. Tima**, agrees for value received to pay **Investors Name** the sum of **\$000,000.00 – XXXXX Thousand Dollars with Interest @ 00% percent per annum, payable in one lump sum for a total of \$000,000.00 for two-years.**

Or, it is further agreed upon that borrower **Paul G. Tima**, will pay note as follows:

A minimum of regular monthly installments of interest only **\$000.00** on or before the **10th day** of each and every month, beginning **XXXX – XX – 2009**, until note is paid in full at the end of two years. However, the first **(6) Months** of interest only installments will be waived and added to the balance of the principal amount.

It is further agreed upon that if lender **Investors Name**, would like to loan an additional **\$000,000.00** to borrower, **Paul G. Tima**, at the same terms as set above, it must take place within six months of this date.

01). LOAN AMOUNT: The total loan amount to be paid by Borrower **Paul G. Tima** to Lender **Investors Name** for value received is payable as follows:

- (a) \$000,000.00 – Initial (Cash Loan) Amount
- (b) \$000,000.00 – Interest Sum due within **730 Days** after acceptance of this contract.
- (c) \$000,000.00 – **TOTAL MINIMUM LOAN RE-PAYMENT**

02). COLLECTION PROCEEDINGS: In case collection proceedings and/or suit shall be brought by either party for failure to fulfill this promissory note, the undersigned agrees to pay reasonable attorney fees and court costs for making such collection, and also agrees to waive demand, notice of nonpayment, and protest.

When completed and signed by both parties, this is a legally binding contract. If this contract is not fully understood, services of a competent professional should be sought.

X – Investors Name
Lender

Date

X – Paul G. Tima
Borrower

Date