PROMISSORY NOTE

FOR VALUE RECEIVED, the undersigned promise to pay to the order of Philip E. Ward, Jr. and Ruth A. Ward, or the survivor of them, their heirs, executors, administrators or their assigns, at heir residence in Bangor, Maine or at such other place as they shall direct in writing or at any bank at their direction, the sum of Fourteen Thousand Two Hundred Fifty Dollars (\$14,250.00), with interest thereon at the rate of Thirteen per cent (13%) per annum; interest and principal payable in eighty-four (\$4) equal monthly payments of Two Hundred Fifty Nine and 23/100 (\$259.23). Payments to be applied first to interest computed monthly on unpaid principal balances and the remainder of each payment to be applied on principal.

The maker to have the privilege of making larger payments than herein provided, but not obliged to do so, with no prepayment penalty.

Failure to make any payment of principal and interest when the same is due may, at the option of the holder hereof, cause the full sum due hereunder to mature and become due and payable in full

DEMAND, PROTEST AND NOTICE ARE HEREBY WAIVED BY THE MAKER :

This note is secured by a Mortgage on real estate and recorded in the county Registry of deeds.

WITNESS:

Christine Ward

Norman G. Ward

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CARSON C WARD

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