

Promissory Note

FOR VALUE RECEIVED of \$50,000 "Loan Funds", the undersigned, Samuel Clover, (hereinafter "Borrower") promises to pay to the order of American Pension Services, Inc. Administrator for Scott McCormick IRA [REDACTED] (hereinafter "the Note Holder") at a place Note Holder may designate in writing to the Borrowers, the principal sum of \$60,000.00 at the Four (4) Year Anniversary of receipt of Loan Funds. The principal sum is calculated at a 5% simple interest rate, and will be paid as follows:

With a one (1) time payment (hereinafter "Note Payment") to Note holder of Sixty Thousand (\$60,000.00) dollars if paid at the Four (4) Year Anniversary of receipt of Loan Funds to Escrow Agent. There is no prepayment penalty with this note, it can be paid early with a pro-rata rate of 5% simple interest.

Borrower and all other persons who may become liable for the payment hereof severally waive demand, presentment, protest, notice of dishonor or nonpayment, notice of protest, and any and all lack of diligence or delays in collection which may occur, and expressly consent and agree to each and any extension or postponement of time of payment hereof from time to time at or after maturity or other indulgence, and waive all notice thereof.

In case suit or action is instituted to collect this note, or any portion hereof, Borrower promises to pay such additional sum, as the court may adjudge reasonable, for attorneys' fees in said proceedings.

This note is made and executed under, and is in all respects governed by, the laws of the State of California.

by 

Samuel Clover

Dated August 31, 2007

Promissory Note

FOR VALUE RECEIVED of \$25,000 "Loan Funds", the undersigned, Samuel Clover, (hereinafter "Borrower") promises to pay to the order of American Pension Services, Inc. Administrator for Scott McCormick IRA [REDACTED] (hereinafter "the Note Holder") at a place Note Holder may designate in writing to the Borrowers, the principal sum of \$30,000.00 at the Four (4) Year Anniversary of receipt of Loan Funds. The principal sum is calculated at a 5% simple interest rate, and will be paid as follows:

With a one (1) time payment (hereinafter "Note Payment") to Note holder of Sixty Thousand (\$30,000.00) dollars if paid at the Four (4) Year Anniversary of receipt of Loan Funds to Escrow Agent. There is no prepayment penalty with this note, it can be paid early with a pro-rata rate of 5% simple interest.

Borrower and all other persons who may become liable for the payment hereof severally waive demand, presentment, protest, notice of dishonor or nonpayment, notice of protest, and any and all lack of diligence or delays in collection which may occur, and expressly consent and agree to each and any extension or postponement of time of payment hereof from time to time at or after maturity or other indulgence, and waive all notice thereof.

In case suit or action is instituted to collect this note, or any portion hereof, Borrower promises to pay such additional sum, as the court may adjudge reasonable, for attorneys' fees in said proceedings.

This note is made and executed under, and is in all respects governed by, the laws of the State of California.

by 
Samuel Clover

Dated June 13, 2008

CALIFORNIA ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF CALIFORNIA)
COUNTY OF Orange)

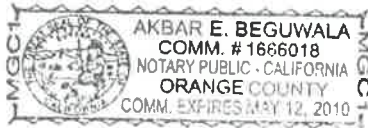
On June 18th 2008 before me, Akbar E. Beguwala, Notary Public
DATE NAME, TITLE OF OFFICER -- E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared, Samuel James clover

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Akbar E. Beguwala (SEAL)
NOTARY PUBLIC SIGNATURE



OPTIONAL INFORMATION

THIS OPTIONAL INFORMATION SECTION IS NOT REQUIRED BY LAW BUT MAY BE BENEFICIAL TO PERSONS RELYING ON THIS NOTARIZED DOCUMENT

TITLE OR TYPE OF DOCUMENT Promissory Note

DATE OF DOCUMENT 6/18/08 NUMBER OF PAGES One

SIGNERS(S) OTHER THAN NAMED ABOVE nil

SIGNER'S NAME N/A SIGNER'S NAME N/A

RIGHT THUMBPRINT
N/A

RIGHT THUMBPRINT
N/A