

FINANCIAL RESOURCES AND ASSISTANCE OF THE LAKES REGION, INC.  
15 NORTHVIEW DRIVE  
MEREDITH, NEW HAMPSHIRE 03253

November 28, 2005

RE: Loan Arrangement between [REDACTED], as Lender and  
[REDACTED], as Borrower  
Property at 135 Daniel Webster Highway, Center Harbor, New Hampshire 03226

Dear [REDACTED]:

Since this is a private lender, you are hereby directed to send all payments in the amounts described as follows:

- a) on the first day of each calendar month thereafter, commencing January 1, 2006, the undersigned shall make monthly payments of interest only to Lender in the amount of \$379.17, until this Note becomes due;
- b) the entire outstanding Principal Amount hereof and any and all accrued and unpaid interest, fees and costs thereon, shall be due and payable on December 1, 2007.

All payments under this Note shall be paid to the following address:

C, L and M, Inc.  
P.O. Box 7603  
Gilford, New Hampshire 03247

Your first payment is due January 1, 2006. The Lender will not send you any correspondence as to when the payment is due and it is your responsibility to see that payment is made per the terms and provisions of the Promissory Note.

Very truly yours,  
Financial Resources and Assistance of the Lakes Region, Inc.

By: \_\_\_\_\_  
Scott Farah, its president

UNDERSTOOD AND ASSENTED TO:

[REDACTED]  
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Exhibit to: