

Full Names: **JAMES RICHMOND**
(Hereinafter referred to as the Borrower)

Full Names: **NIPPON SEISEN CO., LTD**
(Hereinafter referred to as the Lender)

For valued received, the Borrower hereby unconditionally promised to pay the lender the sum of **Five Hundred and fourteen thousand Dollars (\$514,000.00)** together with the interest accrued at the rate of **5.5 percent (5.5%)** per year on any unpaid balance on a fixed two year term.

Payment on Demand

The entire outstanding amount shall become immediately payable upon demand by the lender or holder of this Note, but the demand shall not be made before **10th day of SEPTEMBER 2013**.

Place of Payment

Payment shall be made at the above stated address or at such place as may be designated from time to time in the writing by the lender or the holder of this Note. For ease of payment the Borrower may exercise the option to effect payment by direct deposit or electronic transfer of funds into the lenders account as specified in writing.

Prepayment

The borrower may prepay this note in full or in part at any time without premium or penalty. All prepayments shall first be applied to accrued interest and thereafter to the principal loan amount.

Default

Should the Borrower not make full payment within **21 days** of demand, this Note may be turned over for collection and the Borrower agrees to pay all reasonable legal fees and collection charges to the extent permissible by law, in addition to the other amounts due.

Transfer

The lender may transfer this Note to another holder without the notice to the borrower and the borrower agrees to remain bound to any subsequent holder of this Note under the term of this Note. The borrower agrees to execute a new Note with the same terms and conditions and remaining value in the event that this note is lost, stolen or mutilated. The lender shall release the borrower of all obligations under the lost, stolen or mutilated Note in lieu of a replacement of new Note. Paragraph is for convenience of reference only and not intended to have any effect in the interpretation or determining of rights or obligation under this note.

Joint and Several Liability

All borrowers or Co-signors identified in this note shall be equally liable for their prepayment of the debt described in the Note.



Borrower's Waiver

The borrower waives presentment for payment, notice of non-payment, off-set protest and notice of protest and agrees to remain fully bound until the Note is paid in full.

Lenders Indulgence

No relaxation Indulgence, waiver, release or concession of any terms of this Note by the lender on one occasion shall be binding unless in writing and if granted shall not be applicable to any other or future occasion.

Binding Effect

The term of this Note shall be binding upon the borrower's successors and shall accrue to the benefit and be enforceable by the lender and his/her successors, legal representatives and assigns.

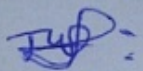
Jurisdiction

This Note shall be constructed, interpreted and governed in accordance with the laws of the **STATE OF RESIDENCE OF THE BORROWER** in case of any Default in repayment and should any provision of this Note be judged by an appropriate court of law as invalid, it shall not affect any of the remaining provision whatsoever.

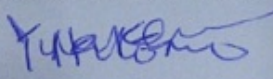
General

Where appropriate words signifying one gender shall include the others and

Borrowers name: **JAMES RICHMOND**

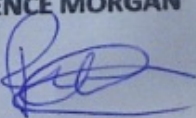
Borrower signature:  = 10/09/2013

Lender name: **NIPPON SEISEN CO., LTD**

Lender signature:  Yukitomo Nakagawa 10/09/2013

Signed in the presence of

i. Witness name: **CLARENCE MORGAN**

Witness signature:  10/09/2013

