



UNSECURED PROMISSORY NOTE

Borrower: Enter Borrower's Full Name

Enter Borrower's Street Address

Enter Borrower's City, State, and Zip Code

("Borrower")

Lender: CHARITIES POOLED TRUST FBO

1 Civic Center Drive – Suite 310

San Marcos, CA 92069

("Lender")

I. Promise to Pay

Borrower agrees to pay Lender the total amount of \$500.00.

II. Repayment

The amount owed under this Promissory Note will be repaid when the secured credit card account is closed or security deposit is refunded.

III. Additional Costs

In case of default in the payment of any principal of this Promissory Note, Borrower will pay to Lender such further amount as will be sufficient to cover the cost and expenses of collection, including, without limitation, reasonable

attorney's fees, expenses, and disbursements. These costs will be added to the outstanding principal and will become immediately due.

IV. Amendment; Modification; Waiver

No amendment, modification or waiver of any provision of this Promissory Note or consent to departure therefrom shall be effective unless by written agreement signed by both Borrower and Lender.

V. Successors

The terms and conditions of this Promissory Note shall inure to the benefit of and be binding jointly and severally upon the successors, assigns, heirs, survivors and personal representatives of Borrower and shall inure to the benefit of any holder, its legal representatives, successors and assigns.

VI. Breach of Promissory Note

No breach of any provision of this Promissory Note shall be deemed waived unless it is waived in writing. No course of dealing and no delay on the part of Lender in exercising any right will operate as a waiver thereof or otherwise prejudice Lender's rights, powers, or remedies. No right, power, or remedy conferred by this Promissory Note upon Lender will be exclusive of any other rights, power, or remedy referred to in this Note, or now or hereafter available at law, in equity, by statute, or otherwise.

VII. Governing Law

The validity, construction and performance of this Promissory Note will be governed by the laws of California, excluding that body of law pertaining to conflicts of law. Borrower hereby waives presentment, notice of non-payment, notice of dishonor, protest, demand and diligence.

The parties hereby indicate by their signatures below that they have read and agree with the terms and conditions of this agreement in its entirety.

Borrower Signature: _____

Enter Borrower Full Name

Lender Signature: _____

CPT by _____, Trustee

State of _____)

)

ss

County of _____)

The foregoing Unsecured Promissory Note was subscribed and sworn to (or affirmed) before me on this ____ day of _____, 20__, by _____, Borrower, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me

WITNESS my hand and official seal.

Notary Public for the State of _____

My commission expires _____

[NOTARY SEAL]