

EXHIBIT N

FINANCIAL RESOURCES NATIONAL, INC.

15 Northview Dr. • P.O. Box 1158 • Meredith, NH 03253

Phone (603) 279-1133 • Fax (603) 279-5912

www.frnational.com

56,000
14%

LENDING OPPORTUNITY

Pittsburgh, Pennsylvania – Investment Property

Loan Amount: \$51,000 first position Loan (55% LTV)

Recommended Terms: \$51,000 @ 13%, 2 year balloon

Secured by: Appraised Value \$92,000

Location: Pittsburgh, Pennsylvania

Borrower/Owner: Lamar

Summary: Lamar is looking for a loan against this investment property in Pittsburgh, Pennsylvania. This townhouse style home is a total of 1,088 square feet. The home has five rooms including two bedrooms and one and a half bathrooms. Additional features of this home include a two car driveway, patio and deck. Lamar recently inherited this property after the death of a family member. This property is currently leased out.

This property is located in Pittsburgh, the second largest city in Pennsylvania. The city is built at the confluence of the Allegheny and Monongahela rivers where they form the Ohio River. Pittsburgh is the 20th largest metropolitan area in the United States.

Lamar is currently self employed, he owns a music production company. He has weak credit with a mid FICO score of 530. He is working to improve his credit, to allow him to refinance this property conventionally in the future. Lamar and his family are eager to keep this property. The majority of the funds from this loan will be used to pay off some tax liens, the remainder will be cash out to pay off some of his personal debts. For additional security we have also included a 24 month interest reserve.

He is looking for a loan for a period of 24 months.

Please call me if you have any questions and/or would like a complete package.

Sincerely,

Scott Farah, President

Enclosures: Appraisal Summary
Subject Pictures

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

PAGE 2

L. Settlement Charges				Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700.	TOTAL SALES/BROKER'S COM. based on price	@	% =		
	Division of Commission (line 700) as follows:				
701.		to			
702.		to			
703.	Commission paid at Settlement				
704.		to			
800.	Items Payable In Connection With Loan				
801.	Loan Origination Fee	% to	Financial Resources National, Inc	3,516.35	
802.	Loan Discount	% to			
803.	Appraisal Fee	to			
804.	Credit Report	to			
805.	Lender's Inspection Fee	to			
806.	Mortgage Insurance Application Fee	to			
807.		to			
808.		to			
809.		to			
810.		to			
811.		to			
812.		to			
813.		to			
814.		to			
815.		to			
900.	Items Required By Lender To Be Paid In Advance				
901.	Interest from 9/23/2008 to 10/1/2008 @ 21.4794 /day			171.84	
902.	Mortgage Insurance Premium for	months to			
903.	Hazard Insurance Premium for	years to	Allstate	451.79	
904.		years to			
905.		years to			
1000.	Reserves Deposited With Lender				
1001.	Hazard insurance	months@	per month		
1002.	Mortgage insurance	months@	per month		
1003.	City property taxes	months@	per month		
1004.	County property taxes	months@	per month		
1005.	Annual assessments	months@	per month		
1006.		months@	per month		
1007.		months@	per month		
1008.		months@	per month		
1009.					
1100.	Title Charges				
1101.	Settlement or closing fee	to			
1102.	Abstract or title search	to			
1103.	Title examination	to			
1104.	Title insurance binder	to			
1105.	Document preparation	to	Law Office of Gould and Burke, PLLC	1,000.00	
1106.	Notary fees	to	Kelly Law	20.00	
1107.	Attorney's fees	to	Kelly Law	1,750.00	
	(includes above items numbers:				
1108.	Title insurance	to	Old Republic National Title Ins. Co	960.75	
	(includes above items numbers: 1102, 1103, 1104, 1109 Plus PA 100, 300 & 900 Endors.				
1109.	Lender's Coverage:	INS AMT:	56,000.00		
1110.	Owner's Coverage:	INS AMT:	92,000.00		
1110a.					
1111.	Municipal certification reimbursement	to	Kelly Law Cost Account	195.00	
1112.	Wire fee	to	Law office of Gould and Burke, PLLC	30.00	
1113.	Courier/Delivery Service - Loan package	to	Kelly Law Cost Account	35.00	
1200.	Government Recording and Transfer Charges				
1201.	Recording Fees: L-Mortgage(s) \$70.00; Releases			70.00	
1202.	City/county tax/stamps: L-Mortgage(s)				
1203.	State tax/stamps: L-Mortgage(s)				
1204.	Record 7 quit claim deeds	Department of Real Estate, Allegheny Co.		315.00	
1205.	Record URA assumption and postponement	Department of Real Estate, Allegheny Co.		70.00	
1300.	Additional Settlement Charges				
1301.	Inheritance tax on Est. of Flora Coaston	to	Pennsylvania Department of Revenue	4,645.55	
1302.	Inher. tax on Est. of Leroy Burrell (Est	to	Pennsylvania Department of Revenue	8,929.30	
1303.	Treasurer's Sale costs	to	Treasurer, City of Pittsburgh	300.00	
1304.	Delinquent water and sewer charges	to	Pittsburgh Water & Sewer Authority	1,365.36	
1305.	2004.05.06&07 Delq. County taxes	to	Jordan Tax Service, Inc.	3,333.14	
1306.	2008 Delinquent County tax	to	Treasurer, County of Allegheny	450.91	
1307.	2005.06.07.08 Delq. City & School taxes	to	Treasurer, City & School Dist. of Pgh.	12,110.01	
1308.	Escrow for current water and sewage	to	Kelly Law IOLTA Acct.	500.00	
1309.	Record inher. tax release of lens (2)	to	Department of Real Estate of Allegheny C	100.00	
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			40,320.00	

I have carefully reviewed the HUD - 1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD - 1 Settlement Statement.

Lamar Conston, Jr.
Lamar Conston, Jr. Borrower

Borrower

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

DATE: 9/23/2008 Date

C-08-028

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LOAN AGREEMENT

THIS AGREEMENT made this 23 day of September 2008 by and between, LAMAR COASTON, JR. a married man, with a mailing address of 190 Gladiola Road NE Palm Bay, FL 32907, (referred to herein as the "Borrower" and/or "Borrowers") and NTC AND COMPANY FBO ROBERT T. KEATING, IRA, a New Hampshire corporation having an address at PO Box 173859, Denver, CO 82017-3859, (referred to herein as the "Lender" and or "Lender")

WITNESSETH

In consideration of the mutual covenants and agreements contained herein, the parties agree as follows:

1.1 **PURPOSE AND AMOUNT OF LOAN.** Lender agrees to lend to Borrower, and the Borrower hereby agrees to borrow from Lender and repay to Lender or its assigns the principal sum of Fifty Six Thousand Dollars for the purpose of debt consolidation.

Any change in the usage of funds is prohibited.

1.2 **LOAN.** The Loan is evidenced by a Promissory Note dated the date hereof, in the original principal amount Fifty Six Thousand Dollars. The above described obligation is hereinafter referred to as "Note and/or Loan".

1.3 **SECURITY.** The above Loan is secured as follows:

1.3.1 The Borrower shall execute and deliver to Lender at closing a first Mortgage on the Property of the Borrower located at 9 Davenport Street, Pittsburgh, County of Allegheny, PA 15219, and more particularly described in Exhibit A attached hereto.

1.3.2 The Borrower shall execute and deliver to Lender at closing a Collateral Assignment of Rents and Leases on the Property of the Borrower located at 9 Davenport Street, Pittsburgh, County of Allegheny, PA 15219, and more particularly described in Exhibit A attached hereto.

2. **CONDITIONS PRECEDENT TO THE MAKING OF THE LOAN AND DISBURSEMENTS.** Prior to the Lender making any disbursement, the Lender must receive all of the items set forth below.

2.1 Certificates of insurance or insurance binders evidencing public liability, workmen compensation, fire and extended coverage on any buildings and improvement, if any, and such other insurance as Lender may require, in amounts and written by companies acceptable to it, such insurance to contain a standard mortgagee clause endorsed thereon in favor of Lender and providing that the said policies may not be canceled or materially changed without ten (10) days prior written notice to Lender; certified copies of such

insurance policies shall be deposited with Lender with evidence that premiums have been paid;

2.2 A commitment from a title insurance company approved by Lender to issue a mortgagee's title insurance policy on the Mortgaged Property of the Borrower in the total amount of the of Fifty Six Thousand Dollars with a final policy on an ALTA Mortgagee's Policy to be delivered within thirty (30) days of closing.

2.3 The Borrower has executed and delivered over the Loan Documents deemed appropriate and necessary by the Lender.

2.4 Receipted real estate tax bills for the Mortgaged Properties which secure the Loan for the most recent tax year;

2.5 Evidence that both Mortgaged Property is not located in an area identified by the Federal Emergence Management Agency as an area requiring special flood insurance or if located in such an area, evidence that appropriate flood insurance has been obtained by Borrower from a company and in a form and content satisfactory to Lender;

2.6 The truth and accuracy, as of the closing date, of all representations and warranties made herein by Borrower and the receipt by Lender of such documents as Lender has requested;

3. INSURANCE. The Borrower shall have and maintain at all times insurance listed below. All insurance shall be with a financially sound insurance company authorized to do business in the State of Pennsylvania.

3.1 Hazard Insurance. The Borrower shall keep or shall cause to be kept improvements, if any, now existing or hereafter erected on the Mortgaged Premises insured against loss by fire, hazards included within the term "extended coverage", vandalism, malicious mischief, builder's risk and such other hazards as the Lender may require for its protection and a requirement of ten (10) days written notice to Lender prior to any cancellation. Such insurance shall be in such amounts and coverage equal to the lesser of: (a) the insurable value of the property; or (b) the maximum limit of coverage available. The insurance carriers providing the insurance shall be chosen by the Borrower subject to the Lender's approval, which approval shall not be unreasonably withheld. The insurance shall designate the Lender as payee under a Lender's Loss Payable Endorsement and not merely "loss payee" on personal property and as mortgagee on real estate.

3.2 General liability insurance with coverage in an amount acceptable to the Lender. Each policy of insurance shall name as the insured there under the Borrower and the Lender.

3.3 Application of Hazard Insurance Proceeds. Insurance proceeds shall be applied to restoration or repair of the Mortgaged Premises that are damaged, provided such restoration or repair is economically feasible and the security of this mortgage is not thereby impaired. If such restoration or repair is not economically feasible, or if the security of this mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by the mortgage, with the excess, if any, paid to the Borrower.

In the event of the distribution of hazard insurance proceeds in lieu of restoration or repair following a loss of the Mortgaged Premises, any such proceeds payable to the Borrower is hereby assigned and shall be paid to the Lender for application to the sums secured by this mortgage with the excess, if any, paid to the Borrower.

If the Mortgaged Premises is acquired by the Lender, all right, title and interest of the Borrower in and to any insurance policies and in and to any proceeds thereof resulting from damage to the property prior to the sale or acquisition shall pass to the Lender to the extent of the sums secured by the mortgage immediately prior to such sale or acquisition.

4. REPRESENTATIONS. In order to induce the Lender to make the Loan hereunder, Borrower

represent and warrant in every item set forth below. Each representation is a joint and several warranty from the Borrower.

4.1 That Borrower is not a party to any action, suit or proceeding pending, or, to the knowledge of the Borrower, there is no suit threatened at law or in equity before any Court or administrative officer or agency which brings into question the validity of the transaction herein contemplated or might result in any adverse change in the business or financial condition of the Borrower.

4.2 That the Borrower is making this agreement and the consummation of the transaction contemplated herein will not violate any provision of law or result in a breach or constitute a default under any agreement to which Borrower is a part or result in a creation of any lien, charge or encumbrance upon any of its property or its assets, other than those created by the Loan Documents.

4.3 Borrower has filed all tax returns which are required to be filed and have paid or made provision for the payment of all taxes which have or may become due pursuant to said returns or pursuant to any assessments received by them. No tax liability has been asserted by the Internal Revenue Service or other taxing agency, federal, state or foreign, for taxes materially in excess of those already provided for and the Borrower know of no basis for any such deficiency assessment.

4.4 Borrower is not a Treatment Storage or Disposal Facility and does not generate, transport or store any type of Hazardous Waste as defined under federal or state law or regulation, contrary to any of the said federal or state law or regulation. Borrower shall comply with all applicable federal, state and local laws, ordinances, rules, regulations and permits relating to the protection of the environment, waters and air of the State of Pennsylvania and United States of America; and Borrower has no knowledge of any pending or threatened enforcement action, violation or investigation relating thereto. If at any time Borrower becomes aware of any violation, they shall immediately notify Lender.

4.5 The Loan Documents constitute the legally binding obligation of the Borrower.

4.6 The Borrower has examined and is familiar with all of the covenants, conditions, restrictions, reservations, building laws, regulations and zoning ordinances affecting the property to the best of the Borrower's knowledge and belief, the improvements and business, in all respects, conform to and comply with the requirements of said covenants, conditions, restrictions, reservations, building laws, regulations and zoning ordinances.

4.7 The financial statements heretofore delivered to the Lender and/or Mortgage Broker by the Borrower is complete and correct, and fairly presents the financial condition and results of the Borrower. There are no material liabilities, direct or indirect, fixed or contingent of the Borrower which is not reflected therein or in the notes thereto which would be required to be disclosed therein and there has been no material adverse change in the financial condition or operations of the Borrower since the date of such financial statements.

5. AFFIRMATIVE COVENANTS. Until payment in full of the Note and all of the other payments due Lender hereunder and the performance of all of the terms, conditions and provisions of this Agreement and the mortgages, Borrower shall cause the following to be done:

5.1 Borrower will punctually pay or cause to be paid the principal and interest to become due in respect to the Note in accordance with terms thereof.

5.2 Borrower will promptly pay and discharge all taxes, assessments or other governmental charges which may lawfully be levied or assessed on their income or profits or on any property, real, personal or mixed, belonging to them or upon any part thereof, and also all lawful claims for labor or material and supplies, which, if unpaid, might become a lien or charge upon any such property except that Borrower shall not be required to pay any such taxes, assessments, charges, levies or claims so long as the validity thereof shall be

actively contested in good faith by proper proceedings, provided that any such tax, assessment, charge, levy or claim shall be placed in escrow during such proceedings and shall be paid forthwith upon a final adjudication and order to pay from Court of competent jurisdiction.

5.3 The Borrower will at all times cause all of the property to be maintained and kept in such condition and repair that Lender's security will be adequately protected.

5.4 Borrower shall deliver or cause to be delivered to the Lender annually Federal Income Tax Returns with all attach schedules to be received by the Lender within 120 days of the fiscal year end.

The Lender reserves the right to request and receive other financial information at its discretion which information shall be delivered within 45 days of the request.

5.5 Additional Assurances. From time-to-time, the Borrower will execute and deliver any and all further, or other, instruments, and perform such acts, as Lender or its counsel may reasonably deem necessary or desirable to confirm and secure to Lender all rights and remedies conferred upon Lender by the terms of this Agreement and by the Note.

5.6 If Borrower shall at any time default in making any payment of principal or interest on the Note, Borrower agrees that they will, to the full extent permitted by law, pay to the holder of the Note, in addition to any other amounts that may be due from Borrower to such holder, an amount equal to the costs and expenses of collection or enforcement incurred by such holder in such collection. In addition, the Lender may impose upon the Borrower a delinquency charge as set forth in the Note.

6. LOAN COSTS. Borrower will pay all fees and expenses of the loan (or reimburse the Lender for the same) closing costs, legal fees, reasonable inspection fees, title insurance premium and all other expenses incidental to the Loan including but not limited to any loan origination fee.

7. EVENTS OF DEFAULT. Whenever and as often as any of the following events occur, any one of which will constitute a default by Borrower after the expiration of the applicable grace period in the Promissory Note and certain other documents and instruments including but not limited to this Loan Agreement, (collectively, all of such documents, instruments and agreements being herein referred to as the Loan Documents) (irrespective of whether Borrower participated in the event of default), Lender may exercise all its rights and remedies upon default as set forth herein:

7.1 If Borrower fail to comply with any of the terms, covenants or provisions contained in the Note, or any of the Loan Documents.

7.2 If the improvements on the Borrower's Property is, in the judgment of Lender, materially injured or destroyed by fire or other cause and restoration thereof is not commenced within sixty (60) days of such injury or casualty;

7.3 If a receiver or trustee of the property of Borrower, whether in Bankruptcy or otherwise, shall be appointed and shall not have been dismissed or discharged within sixty (60) days; if Borrower commence any proceeding under any reorganization, arrangement, readjustment of debt, dissolution, Bankruptcy or liquidation law or statute of any jurisdiction, whether now or hereafter in effect, if there is commenced against Borrower any such proceeding or if Borrower makes an assignment for the benefit of creditors; in the event of the business failure of Borrower or if Borrower should be dissolved or cease to do business, subject, in each case, to the applicable grace period in the Loan Documents;

7.4 If Borrower suffers the creation or existence of any lien, attachment or other encumbrance on the Property, or suffer the sale, transfer or disposition of the Property or any interest therein (whether legal or equitable), without the written consent of Lender; provided, however, that in the event of an attachment or lien junior in all respects to the mortgage and security interests granted in the Mortgage, Borrower shall not be deemed in

breach of this provision if within one hundred and twenty (120) days of the filing of such attachment or lien such attachment or lien is discharged;

7.5 If Borrower fails to pay and discharge all taxes, assessments and/or governmental charges against it or against its properties prior to the date penalties are attached thereto, subject to its right to contest the same as provided in the Loan Documents;

7.6 If the Borrower shall change the current ownership or management of the Borrower without the prior consent of the Lender;

8. RIGHTS AND REMEDIES.

8.1 Upon the occurrence of any Event of Default, after the expiration of any grace period or notice provision of any of the Loan Documents, at the election of the Lender, all of the obligations of the Borrower to the Lender under this Agreement will immediately become due and payable without further demand, notice or protest, all of which are hereby expressly waived. Thereafter, the Lender may proceed to protect and enforce its rights, at law, in equity, or otherwise, against the Borrower, either jointly or severally, and may proceed to liquidate and realize upon any of its security in accordance with the rights of a Mortgagee under Pennsylvania Law or as a Secured Party under the Uniform Commercial Code, or any Loan Document, any agreement between the Borrower and the Lender relating to the Loan, or any other agreement between any Guarantor or endorser of the Borrower's obligations to the Lender hereunder.

8.2 No failure by Lender to give notice of its election to exercise its rights hereunder or under any other agreement shall operate or be deemed a waiver thereof; nor a continuing waiver thereof nor shall a failure to give notice on one occasion preclude its right to give such notice of said default at a later time.

8.3 Borrower jointly and severally shall pay all costs, expenses, charges, including attorney's fees, incidental to or relating to the Loan and to the collection thereof and to the foreclosure of the Loan Documents, including but not limited to, title examination fees, recording and filing fees, appraisals, site inspection fees, auction fees and costs of advertising.

9. NOTICES. All notices, demands and communications provided for herein or made hereunder shall be delivered, or sent by certified mail, return receipt requested, addressed in each case as follows, until some other address shall have been designated in a written notice to the other party hereto given in like manner,

BORROWER(S):

LAMAR COASTON
190 Gladiola Road NE
Palm Bay, FL 32907

LENDER:

NTC AND COMPANY FBO ROBERT T.
KEATING, IRA
PO Box 173859
Denver, CO 82017-3859

SERVICER:

C, L AND M, INC.
P.O. Box 1633
Meredith, New Hampshire 03253

and shall be deemed to have been given or made when so delivered or mailed. Notification of change shall be delivered to Lender and Borrower with ten days of any change affecting this provision.

10. SURVIVAL OF REPRESENTATIONS, WARRANTIES, AND OBLIGATIONS. All representations and warranties contained herein shall survive the execution and delivery of this

Agreement and of the Note and the Mortgage and other Loan Documents.

11. CONSTRUCTION AND AMENDMENT. This Loan Agreement constitutes the entire agreement between the parties pertaining to the subject matter hereof and supersedes all prior and contemporaneous agreements and understandings of the parties in connection therewith. This Agreement may not be changed, amended or terminated orally but only by agreement in writing and signed by the party against whom enforcement of any change, amendment or termination is sought.
12. SUCCESSORS AND ASSIGNS. All covenants, agreements, representations and warranties made herein or in certificates delivered in connection herewith shall, whether so expressed or not, bind and inure to the benefit of the successors and assigns of the Borrower and Lender.
13. COUNTERPARTS. This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.
14. NO WAIVER; REMEDIES CUMULATIVE. No exercise, partial exercise, failure or delay on the part of the Lender in exercising any power or right hereunder, or under the Note, Mortgage or Security Agreement or the Loan Documents, shall operate as a waiver of the power or right, except as specifically provided herein. No remedy conferred herein or in the Note, Mortgage or Security Agreement or the Loan Documents is intended to be exclusive, to any other remedy, and each and every other remedy given hereunder or now hereafter existing at law or in equity or by statute or otherwise, may be sought by the enforcing party.
15. EXECUTION BY ADDITIONAL PARTIES OR GUARANTY. When any party other than those named at the outset of this Agreement join in the execution hereof, they have done so for the purpose of consenting to all of the terms and conditions hereof and agree by such execution to be bound hereby. Any party who has signed this Agreement as Guarantor shall be deemed to have guaranteed performance by Borrower of all of its obligations hereunder and under the Note, Mortgage, Security Agreement and Financing Statements, and all such persons or entities who have signed as Guarantor shall be deemed to have made such guaranty unconditionally, and they shall be jointly and severally liable for the performance by Borrower of all of such obligations.
16. GOVERNING LAW. This Agreement and the Note, the Mortgage, the Collateral Assignment of Rents and Leases and other Loan Documents shall be governed by and interpreted in accordance with the laws of the State of Pennsylvania.
17. ENFORCEABILITY. In the event that any provision of this Agreement or any other instrument executed at closing or the application thereof to any person or circumstances shall be declared unenforceable, by a Court of competent jurisdiction, the remainder of such agreement shall nevertheless remain in full force and effect, and to this end, the provisions of all covenants, conditions, and agreements described herein are deemed separate.

WITNESS our hands the date first above written.

Trust Industrial Bank signs only in its capacity as non-discretionary trustee on behalf of the IRA for the undersigned IRA Account Owner. All representations and warranties with respect to the terms of this agreement are made by the IRA Account Owner as it relates to their IRA investment and not by Trust Industrial Bank.

BORROWER(S):

Robert T. Keating

NTC AND COMPANY FBO ROBERT T. KEATING, IRA

Lamar Coaston, Jr.

LAMAR COASTON, JR.

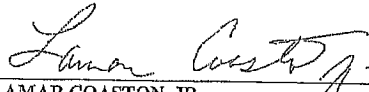
Exhibit A
Property Description

TO BE ADDED BY CLOSING AGENT

ADDENDUM TO LOAN AGREEMENT

THIS ADDENDUM to the Commercial Loan Agreement made this 23rd day of September 2008, by and between, Lamar Coaston, JR., a married person, and having a mailing address of 190 Gladiola Road NE, Palm Bay, FL 32907, (hereafter referred to as the "Borrower") and NTC and Company FBO Robert T. Keating, IRA a New Hampshire corporation having a mailing address of PO Box 173859, Denver, CO 82017-3859, (hereafter referred to as the "Lender").

Borrower and Lender agree that the monthly payment amount of \$653.33 shall be paid directly from the proceeds of the Loan for a period of twenty four (24) months. Said amount shall be escrowed at the time of closing. The aggregate of the escrowed payments shall be \$15,680.00.



LAMAR COASTON, JR

NTC AND COMPANY FBO ROBERT T. KEATING, IRA

PROMISSORY NOTE

\$56,000.00

Pittsburgh, Pennsylvania
September 23, 2008

FOR VALUE RECEIVED, the undersigned, **LAMAR COASTON, JR.**, a married man, with a mailing address of 190 Gladiola Road NE Palm Bay, FL 32907, (hereinafter "Maker"), promises to pay to **NTC AND COMPANY FBO ROBERT T. KEATING, IRA**, having an address at PO Box 173859 Denver, CO 82017-3859, (hereinafter "Holder") or order, the sum of Fifty Six Thousand Dollars together with interest during the term of this Note at a fixed rate of Fourteen Percent (14%) interest per annum.

The term of this Note is Two (2) Year from the date of the Note. Until maturity the Maker shall pay interest only in Twenty Four (24) consecutive monthly payments of \$653.33 each. The first monthly payment is due November 1, 2008 and the final payment plus all principal, accrued interest and charges is due October 1, 2010. All payments made under the Note shall be applied first to charges and/or fees, if any, then to accrued interest at the rate stated above, then to principal.

In addition, Holder may impose upon the Borrower a delinquency charge at the rate of Five percent (5%) on each installment of principal and/or interest not paid on or before fifteen (15) calendar days after such installment is due.

MAKER'S PAYMENTS BEFORE THEY ARE DUE- The Maker has the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When Maker makes a prepayment, Maker will tell the Holder in a letter that Maker is doing so. A prepayment of all the unpaid principal is known as a "full prepayment". A prepayment of only part of the unpaid principal is known as a "partial prepayment".

The Maker may make a full prepayment or partial prepayments. The Holder will use all of the prepayments to reduce the amount of principal that the Maker owes under this Note. If the Maker makes a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Holder agrees in writing to those delays or changes. The Maker may make a full prepayment at any time. If the Maker chooses to make a partial prepayment, the Holder may require the Maker to make the prepayment on the same day that one of the monthly payments is due. Any prepayments made shall not be subject to any prepayment charge.

All parties, whether makers, endorsers, guarantors or otherwise hereby waive demand, notice and protest and assent to an extension or postponement of the time of payment or other indulgence.

Upon default of the payment of interest and principal due under this note, or the occurrence of any event of default under the Mortgage and Loan Documents of near or even date, if said payment is not made or default cured within fifteen (15) days of the due date or upon default in the performance of any of the terms and conditions of this Note, if such default is not cured within thirty (30) days of written notice, the entire unpaid balance of principal and interest shall, at the option of the Holder, become due and payable at once without demand or notice.

No act of delay or omission or commission of Holder, including specifically any failure to exercise any right, remedy or recourse, shall be deemed a waiver or release of same, such waiver or release to be effective only if set forth in a written document executed by Holder and then only to the extent specifically recited therein. A waiver or release with reference to one event shall not be construed as continuing, as a bar to, or as a waiver or release of, any subsequent right, remedy or recourse as to any subsequent event.

The acceptance by the Holder hereof of any payment after any default hereunder shall not operate to extend the time of payment of any amount then remaining unpaid hereunder or constitute a waiver of any rights of the Holder hereof under this Note.

All of the rights and remedies of the Holder hereof, whether evidenced hereby or by any other agreement, instrument, or paper, shall be cumulative and may be exercised singularly or concurrently, and the Holder shall have no duty as to the collection or protection of any collateral held by it or the income thereon, nor as to the preservation of any rights pertaining thereto.

This Note is fully negotiable and upon negotiation shall be enforceable by the Holder in accordance with its terms.

This Note shall be governed exclusively by the laws of the Commonwealth of Pennsylvania. Maker hereby agrees that any action hereon or related hereto may be maintained in a Court of competent jurisdiction located in that state, and consent to the jurisdiction of any such Court for all purposes connected herewith.

In the event of a default on this Note, the Holder thereof shall be entitled in addition to all other amounts due the costs of collection, including reasonable attorneys' fees, and any other expense necessary to protect the interest of the Holder of this Note and any real estate securing this note, and such amounts shall be payable according to the terms of this Note.

Any notice required to be given under this Note shall be given in writing and sent by certified mail postage prepaid, to the last known address of the party to receive the notice or at such other address as may be agreed upon between the parties in writing.

This Promissory Note may be amended, extended or modified only by a writing signed by Holder and Maker. This Promissory Note is secured by a first mortgage of near or even date on a parcel of property located at **9 Davenport Street, Pittsburgh, County of Allegheny, PA 15219.**

WITNESS my hand and seal, this 23 day of September 2008.

W. C. St.acey
Witness

Lamar Coaston, Jr.
LAMAR COASTON, JR.

LOAN MASTER REPORT

TRUST ACCOUNT ACTIVITY									
Transaction Date	Check or Reference	From Whom Received or To Whom Paid	Description / Memo	GL	Amount Paid - Out	Amount Received	Daily Balance		
09/29/2008	6384	Gould & Burke, PLLC	Refund - Incorrect payment at closing	R		\$1,415.35	\$17,096.35		
11/07/2008	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$16,442.02		
11/14/2008	206653	Lamar Coaston, Jr.	Reimbursement - Overcharge at closing	R	\$1,415.35		\$15,026.67		
12/08/2008	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$14,373.34		
01/08/2009		Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$13,720.01		
02/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$13,066.68		
03/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$12,413.35		
04/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$11,760.02		
05/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$11,106.69		
06/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$10,453.36		
07/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$9,800.03		
08/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$9,146.70		
09/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$8,493.37		
10/08/2009	TRUST	Lamar Coaston, Jr.	Borrower Payment	R	\$653.33		\$7,840.04		
					\$49,575.31	\$57,415.35			

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CL and M, INC.

Mail · P.O. Box 1633 · Meredith, NH 03253
ddodge@clandm.com

15 Northview Drive
Meredith, NH 03253
603.279.3440
fax 603.279.0556

Date: 10/8/09

NTC & Company, Custodian
P.O. Box 173859
Denver, CO 80217-3859

Attention: Deposits

Enclosed is an interest only payment (including late charges - if any) to be credited as follows:

NTC & Company fbo Robert T. Keating, IRA #050060675339

Re: Borrower: Coaston #48470

Check # 20461 Amount \$ 653.33

Respectfully,

Diane N. Smith
Office Management

Enclosures

cc: Robert Keating
314 Kelsey Park Circle
Palm Beach Gardens, FL 33410

ACCOUNT	BORROWER NAME	DATE DUE	TOTAL	FEES	INTEREST	PRINCIPAL	OTHER	PRIN BAL
48470	Lamar Coaston, Jr.	10/01/2009	\$653.33	\$0.00	\$653.33	\$0.00	\$0.00	\$58,000.00
			\$653.33	\$0.00	\$653.33	\$0.00	\$0.00	

CHECK NO.	COUNSELOR	INVESTOR NO.	CHECK DATE	CHECK AMOUNT	YTD INTEREST
20461			10/08/2009	NTC and Company	

LENDER
 Robert Keating - NTC
 314 Kelsey Park Circle
 Palm Beach Gardens FL 33410

CL AND M, INC.
 SERVICE ACCOUNT
 P.O. BOX 1633
 MEREDITH, NH 03253

THIS DOCUMENT HAS A TRUE DOCUCHECK™ WATERMARK AND CAN BE SEEN WHEN HELD TO LIGHT. THIS PAPER IS ALTERATION PROTECTED.

CL AND M, INC.
 SERVICE ACCOUNT
 P.O. BOX 1633
 MEREDITH, NH 03253

CITIZENS BANK
 NEW HAMPSHIRE
 64-153/114(419)

No. 020461

CHECK NO.
 20461

DATE AMOUNT
 10/8/2009 \$653.33

—Six Hundred Fifty Three and 33/100—

PAY
 TO THE
 ORDER OF
 NTC and Company
 FBO Robert Keating IRA
 PO Box 173859
 Denver, CO 80217-3859

Diane W. Smith

THIS PAPER CONTAINS VISIBLE AND INVISIBLE FIBERS FACE AND BACK WHICH FLUORESCUE UNDER ULTRAVIOLET LIGHT.

⑈020461⑈ ⑈011401533⑈ ⑈3304037383⑈