

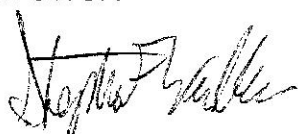
Promissory Note

I, Stephen F. Walker ("Borrower") and Mary Michele Fleming and Dirk M. Horton (individually and collectively "Lender") hereby enter into the following agreement:

1. Borrower admits that he fraudulently induced Lender to provide \$23,5000 financing for the purpose of education-related expenses at the University of Washington from 2011-2013 when in fact Borrower was not attending the University of Washington or incurring any legitimate higher education expenses.
2. Borrower acknowledges the debt and promises to repay on demand by either of Payees with 4% simple interest per annum from September 2, 2013 until paid.
3. Lender may demand payment in whole or in part at any time, and payment shall be due within seven days of the demand. Borrower will begin repayment October 1, 2013 in the amount of \$200 per month.
4. Should Borrower fail to comply with the terms of this loan agreement he/she will be responsible for all of Lender's attorney fees and any Court costs associated with enforcement of this agreement. Because the debt was incurred by fraud, this debt is not dischargeable in bankruptcy.
5. The parties agree that this agreement shall be governed by the laws of the state of Washington and that the Courts of the state of Washington shall have exclusive jurisdiction to resolve any disputes that may arise out of this loan agreement.
6. This Agreement constitutes the entire agreement of the parties and supersedes all prior or contemporaneous oral or written agreements concerning this subject matter.
7. If any provision of this agreement is held by a court of law to be illegal, invalid or unenforceable, (a) that provision shall be deemed amended to achieve as nearly as possible the same economic effect as the original provision, and (b) the legality, validity and enforceability of the remaining provisions of this agreement shall not be affected or impaired thereby.

IN WITNESS WHEREOF, the parties have executed this Promissory Note on this 2 day of September, 2013.

Borrower:



Stephen Fleming Walker

Lender:



Mary Michele Fleming

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Dirk M. Horton