
PROMISSORY NOTE CHECK SHEET

Complete this check sheet and submit with original, signed PROMISSORY NOTE (UNSECURED) form via overnight mail to: Genworth Mortgage Insurance, 8325 Six Forks Rd., Raleigh NC 27615, Attn: MISSO/Delegated Workouts.

Certificate Number: 9888446611 (10 digits)

Primary-Borrower

Name: John Doe
Mailing Address: 123 Elm Street, Pleasantville, NC 33333
Home Phone: 919 555.5555
Employer Name: Best Financial Services
Address: 345 Investment Street
Pleasantville, NC 33333
Business Phone: 919-999.99999
Position: Loan Officer
Gross Earnings per Paycheck: \$2,500.00

Please check which applies to the frequency of your paychecks:

Weekly Every 2 Weeks 15th & 30th per Month Monthly

Co-Borrower

Name: Jane Doe
Mailing Address: 123 Elm Street
Pleasantville, NC 33333
Home Phone: 919 555.5555
Employer Name: Happy Days Elementary School
Address: 567 Sunny Lane
Pleasantville, NC 33333
Business Phone: 919 888-8888
Position: Teacher
Gross Earnings per Paycheck: \$2,300.00

Please check which applies to the frequency of your paychecks:

Weekly Every 2 Weeks 15th & 30th per Month Monthly

PROMISSORY NOTE (UNSECURED)

Submit this original signed form, along with the PROMISSORY NOTE CHECK SHEET, via overnight mail to:
Genworth Mortgage Insurance, 8325 Six Forks Rd., Raleigh NC 27615, Attn: MISSO/Delegated Workouts.

Date: May 17, 2010

Makers: John Doe
Jane Doe

City and County Where this Note is Signed: Pleasantville / Richmond County

Mailing Address of Makers:
123 Elm Street
Pleasantville, NC 3333

Principal Amount: \$20,000.00

Certificate No.: 9888446611 (10 digits)

Payee: Genworth Mortgage Insurance Corporation

Payee Address:

Genworth Mortgage Insurance Corporation

8325 Six Forks Road

Raleigh, NC 27615

Attn: MISSO/Delegated Workouts

NON-INTEREST BEARING NOTE:

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of my yearly credit as a yearly rate	The dollar amount the credit will cost me	The amount of credit provided to me or on my behalf	The amount I will have paid after I have made all payments as scheduled
0%	\$0.00	\$20,000.00	\$20,000.00

MY PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payments	When Payments are Due
119	\$166.67	First day of each month, commencing June 1, 2010
Final or Payment 120th	\$166.27	Final payment due May 1, 2020

- Promise to Pay.** In consideration of Payee approving a workout, maker promises to pay to the order of Payee or its Assigns, at the place for payment and according to the terms of payment, the principal amount. All unpaid amounts shall be due by the final scheduled payment date.
- Security.** This loan is unsecured.
- Prepayment.** The Maker of this Note reserves the right to prepay prior to maturity all or any part of the principal of this Note without penalty.
- Continuation of Rights.** If I make a partial or late payment or mark a payment Paid-in-Full and it is accepted, the Payee will still have its legal right concerning my repayment of this Note or any other note. I will remain obligated to repay this Note or any other note that replaces it, even if any other party to this Note is no longer obligated. Any legal rights that the Payee has will not be given up even if the rights are not used immediately.
- Default.** This Note shall be in Default if any payment shall be received more than ten (10) days after the due date.

PROMISSORY NOTE (UNSECURED)

6. **Payee's Remedies upon Default.** It is expressly provided that upon Default, the unpaid principal balance on this note shall become immediately due at the election of Payee. Maker waives all demands for payment, presentations for payment, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protests.
 7. **Collection.** If this Note is given to an attorney or collection agency for collection, or if suit is brought for collection, or if it is collected through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee all costs of collection, including reasonable attorney's fees and court costs in addition to other amounts due, unless prohibited by state law. Attorney's fees shall be a reasonable amount not to exceed the maximum amount permissible by state law.
 8. **Credit Reports.** Maker authorizes Payee to periodically obtain credit reports. Maker will be responsible for the cost of the reports.
 9. **Change in Terms of Loan and Notice.** Unless Maker tells Payees of a change of address, Payee will use the address listed on this note if Maker must be contacted. Maker and Payee must make all changes in the terms of this Note in writing.
 10. **Responsibility of Cosigners.** If more than one person signs this Note, each Maker is responsible jointly and severally for all obligations represented by this Note.
 11. **Law to Be Applied.** This Note will be governed by the laws of North Carolina, without reference to conflicts of laws provisions thereof which, but for this provision, would require the application of the law of any other jurisdiction.
 12. **Assignment.** This Note shall be fully assignable by the Payee.
 13. **Verification of Information.** Verification or reverification of any financial documentation provided to substantiate the issuance of this note may be made at any time by the Payee, its agents, successors and assigns, either directly or through a credit-reporting agency.
 14. **Construction.** "Maker" means the Maker or Makers. "Payee" or "Payee's" means the Payee named above. When the context requires, singular noun and pronouns include the plural.
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**I ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTE
CORRECTLY COMPLETED AND AGREE TO ITS TERMS.**

Makers Name: John Doe

Signature

(SEAL) 5/20/2010 (date note is signed)

Date

Makers Name: Jane Doe
(if more than one Maker)

Signature

(SEAL) 5/20/2010 (date note is signed)

Date