

Promissory Note

Borrower: Katherine Anderson of 12 Bank Street, Hamilton, Scotland, ML3 6SP (the "Borrower")

Lender: John Brown of last known address of 5 Crown Street, Paisley (the "Lender")

Principle amount: £23,941.72 GBP

1. For value received, the Borrower promises to pay the Lender at such address as may be provided in writing to the Borrower or parties acting on behalf of the Borrower, the principle sum of £23,941.72 GBP, with interest payable on the unpaid principle at the rate of 1.8735% per month, calculated monthly not in advance.
2. This note is repayable within 180 day(s) of the Lender providing the Borrower or parties acting on behalf of the Borrower written notice of demand.
3. At any time while not in default under this Note, the Borrower may pay the outstanding balance then owing under this Note to the Lender without further bonus or penalty.
4. All costs* expenses and expenditures including, and without limitation, the complete legal costs incurred by the Lender in enforcing this Note as a result of any default by the Borrower, will be added to the principle then outstanding and will immediately be paid to the Borrower.
5. If any term, covenant, condition or provision of this note is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Note will in no way be affected, impaired or invalidated as a result
6. This Note will be constructed in accordance with and governed by the laws of the country of Scotland.
7. This Note will enure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns of the Borrower and the Lender. The Borrower waives presentment for payment, notice of non-payment, protest and notice of protest.
8. The principle sum of £23,941.72 GBP and any interest payable on the unpaid principle may only be paid using funds from the Borrower's estate,

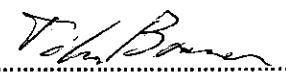
IN WITNESS WHEREOF the parties have duly affixed their signatures under seal on this the twenty fifth day of August two thousand and Fourteen.

SIGNED, SEALED AND DELIVERED

Before me, on this the twenty fifth day of August two thousand and Fourteen.


Katherine Anderson

Before me, on this the twenty fifth day of August two thousand and Fourteen.


John Brown

'PNP' 1st March 2016

JTS

JES