



PROMISSORY NOTE
(CONSUMER - FIXED RATE)

Note Amount	Date of Note	Maturity Date
Debtor(s) (Name and Address)		Creditor (Name and Address)
		Mount Olivet Cemetery Assoc. 12801 W. 44th Avenue Wheat Ridge, CO 80033

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Contract Price The total cost of your purchase on credit, including your down payment of
%	\$	\$	\$	\$

"e" means an Estimate

Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
		Beginning

Prepayment: If you pay off early, you will not have to pay a penalty.

See contract documents for any additional information about nonpayment, default, and required repayment in full before the scheduled date, and prepayment refunds and penalties.

The simple interest shall be _____ %. Interest will be computed on a 365 day year. Under no circumstances shall the rate of interest on this note exceed the maximum amount provided by law and any excess interest charge will be refunded by credit to the loan.

FOR VALUE RECEIVED, the undersigned jointly and severally, promise to pay to the order of THE MT. OLIVET CEMETERY ASSOCIATION, ("Mt. Olivet") under deduction or setoff, at the office of Archdiocese of Denver, Attn: Accounts Receivable, 1300 S. Steele, Denver, Colorado 80210, or at such other place as the holder may from time to time designate in writing, the Loan Amount, pursuant to the terms and in the manner described in the Payment Schedule, along with interest on the unpaid balance from the Note Date at the Simple Interest Rate described above, until paid. Payments shall be applied first to accrued interest and then to the principal. If the debt is paid early, the debtor will pay less interest. If the debt is paid late, the Debtor will pay more interest than is set forth above. Unless paid sooner, all unpaid principal and interest will be due on the Maturity Date. Even if a portion of this loan is prepaid, Debtor still agrees to pay the full amount of each scheduled payment until the loan is paid in full.

Any unpaid balance shall become immediately due and payable upon death of the Debtor or the person designated to receive the Rights of Interment sold pursuant to the Purchase Agreement between the undersigned as Buyer and Mt. Olivet as Seller.

Upon default in the payment when due, of any monthly installment provided for herein and upon the continuance of such default for a period of twenty (20) days after written notice to the undersigned of such default and, at the option of the holder hereof but without further notice, the entire unpaid principal and interest on this Note shall thereupon immediately become due and payable and the indebtedness may be collected by appropriate proceedings at law or in equity.

If the holder has to hire an attorney to assist in collecting any amount due, Debtor agrees to pay the holder its reasonable attorneys' fees and in addition, all reasonable expenses. These costs will be added to the principal amount of the Note and will bear interest at the rate of Ten Percent (10%) per annum or as later modified. In the event the holder obtains judgment against the Debtor for any amount due under this Note, interest will accrue on the judgment at the interest rate described in this paragraph or as later modified.

No delay on the part of the holder hereof in exercising any rights hereunder shall operate as a waiver of such rights.

The Parties hereto, including endorsers and guarantors, hereby jointly and severally waive presentment, notice of dishonor, protest, notice of protest, notice of nonpayment and diligence in collection, to the extent permitted by applicable law and consent to the time of payment being extended an unlimited number of times before or after maturity, without notice to them and none shall be discharged by reason of any such extension or extensions of time.

Executed this _____ day of _____, 20____, at _____, Colorado.
The undersigned acknowledge receipt of a copy of this Promissory Note on the date hereof.

DEBTOR(S)

I have received a copy of this Promissory Note.

Signature _____ Date _____