Dated: March 1st, 2023

For value received, the undersigned John Simpson (the "Borrower"), located at 653 Maudie Falls Suite 243, West Anika, Utah, hereby promises to pay the order of Margarita Sanchez (the "Lender"), located at 7562 Olson Fork Suite 622, West Anika, Utah the sum of $15,000 (fifteen thousand dollars) together with interest accruing on the unpaid balance at a rate of 10% per annum beginning as of the date above.

 **Payment**. The principal amount of this Note together with accrued and unpaid interest and all other charges, costs and expenses, is due and payable on or before May 21st, 2024. All payments under this Note are applied first to accrued interest and then to the balance of the outstanding principal.

 This Note shall be payable in installments equal to $500 (five hundred dollars). This first payment is due on April 1st, 2023 and due thereafter in equal consecutive installments every month.

 **Costs and Fees**. In the event of default, the Borrower shall pay to the Lender all costs of collection including reasonable attorney´s fees.