

INSTALLMENT NOTE

Date: _____, 2012 STATE OF MINNESOTA
Customer Name: _____
Tour Name: _____ Tour Dates: _____
Tour Cost Amount: \$ _____ Deferred Amount \$ _____

FOR VALUE RECEIVED, the undersigned hereby promises to pay to the order of Search Beyond Adventures, Inc., the sum of _____ Dollars (\$ _____), together with interest thereon at the rate of 18% per annum on the unpaid balance.

Interest will accrue beginning 30 days after departure date of Tour. Undersigned will pay monthly installments of at least _____, due at Company's payment address at PO Box 18, Brimfield, MA 01010 by the 3rd day of every month until all principal and interest are paid. If all payments are received at the office above by the due date interest will be forgiven and waived, and credit will be applied after the last due payment is received. This entire note, including any finance charges accrued, will be paid in full by _____.

This note may be prepaid, at any time, in whole or in part, without penalty.

Payments not made within five (5) days of due date shall be subject to a late charge of \$15 per month.

This note shall be immediately due and payable if the undersigned fails to make any payment due hereunder within 30 days of its due date.

In the event this note shall be in default, and placed with an attorney for collection, then the undersigned agrees to pay all reasonable attorney fees and costs of collection.

The undersigned and guarantors agree to remain fully bound hereunder until this note shall be paid. No modification or indulgence by any holder hereof shall be binding unless in writing; and any indulgence on any one occasion shall not be an indulgence for any other or future occasion. Any modification or change of terms, hereunder granted by any holder, shall be valid and binding upon each of the undersigned, notwithstanding the acknowledgment of any of the undersigned, and each of the undersigned does hereby irrevocably grant to each of the others a power of attorney to enter into any such modification on their behalf. This note shall be construed, governed and enforced in accordance with the laws of the State of Minnesota.

Borrower: _____

Witness: _____

GUARANTY

I the undersigned guaranty the punctual payment of all monies due under this note and agree to remain bound until fully paid.

Guarantor: _____

Phone: _____