

Date: May 22, 2008

John Doe
8661 Connelly Place
Savage, MN 55378

Dear John,

Thank you for your interest in helping with my efforts to support the soaring community. This note documents your loan to Cumulus Soaring, Inc.

Benefits:

- 8% discount on all purchases from Cumulus Soaring, Inc. when payment is made by check
- Free shipping on orders over \$100
- 20 hours of free phone support on any products sold by Cumulus Soaring, Inc.
- Interest in the amount of \$400.

Loan Origination Date: May 22, 2008

Loan Payback Date: May 22, 2011

Loan amount: \$2,000

Term: 3 years

Interest Rate: The interest rate is 6.266%, compounded annually. The interest will be paid on May 22, 2011. The total amount of interest is \$400.

Payment Schedule: The balance will be repaid in full on May 22, 2011, unless both parties agree to renew or extend the loan. In the event the loan is extended then interest only will be paid on that date.

There shall be no penalty for early payment.

I, Paul Remde, of Cumulus Soaring, Inc. agree to the terms and repayment of the loan as set forth above.

Thank you very much for your support. It means a lot to me and my family.

Sincerely,

Paul E. Remde, Owner and CEO
Cumulus Soaring, Inc.
8661 Connelly Place
Savage, Minnesota 55378-2169
952-445-9033