

Promissory Note

Date: January 27, 2009

Borrower: Beatrice A. Cervantes

Borrower's Mailing Address:

8016 Texas Street
Edcouch, Texas 78538

Lender: Hidalgo County

Place for Payment:

Hidalgo County Administration Building
2818 S. Business Hwy 281
Edinburg, Texas 78539

Principal Amount: FIVE HUNDRED DOLLARS AND NO/100THS (\$500.00)

Annual Interest Rate: 0.00%

Maturity Date: November 01, 2009

Annual Interest Rate on Matured, Unpaid Amounts: Lesser of 18% per annum or the
Maximum rate of nonusurious
Interest allowed by law

Terms of Payment (principal and interest):

In monthly installments of fifty dollars and no/100th (\$50.00) each month beginning on February 01, 2009 and continuing on monthly intervals thereafter until November 01, 2009 when all unpaid principal is due and payable.

Security for Payment: None

Borrower promises to pay to the order of Lender the Principal Amount. This note is payable at the Place for Payment and according to the Terms of Payment. All unpaid amounts are due by the Maturity Date. After maturity, Borrower promises to pay any unpaid balance plus interest at the Annual Interest Rate on Matured, Unpaid Amounts.

If Borrower defaults in the payment of this note or in the performance of any obligation in any instrument securing or collateral to this note, lender may declare the unpaid principal balance and any other amounts owed on the note immediately due. Borrower and each surety, endorser, and guarantor waive all demand for payment, presentation for payment, notice of intention to accelerate maturity, notice of acceleration of maturity, protest, and notice of protest, to the extent permitted by law.

Borrower also promises to pay reasonable attorney's fees and court and other costs if this note is placed in the hands of an attorney to collect or enforce the note. These expenses will bear interest from the date of advance at the Annual Interest rate on Matured, Unpaid Amounts. Borrower will pay Lender these expenses and interest on demand at the Place of Payment. These expenses and interest will become part of the debt evidenced by the note and will be secured by any security for payment.

Interest on the debt evidenced by this note will not exceed the maximum rate or amount of nonusurious interest that may be contracted for, taken, reserved, charged, or received under law. Any interest in excess of that maximum amount will be credited on the Principal Amount or, if the Principal Amount has been paid, refunded. On any acceleration or required or permitted prepayment, any excess interest will be canceled automatically as of the acceleration or prepayment or, if the excess interest has already been paid, credited on the Principal Amount or, if the Principal Amount has been paid, refunded. This provision overrides any conflicting provisions in this note and all other instruments concerning the debt.

Each Borrower is responsible for all obligations represented by this note.

When the context requires, singular nouns and pronouns include the plural.

Beatrice A. Cervantes