

PROMISSARY NOTE

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 1 Fee: 14.00  
BK-0908 PG- 3543 RPTT: 0.00



✓ Serge Ohanian  
3310 Susileeh dr.  
Reno, NV 89509

ADN-1318-10-415-024

March 28, 2008

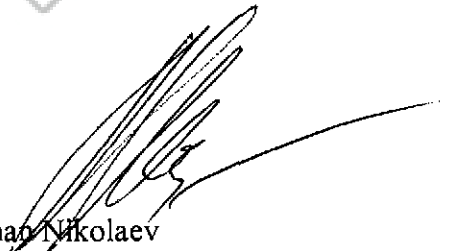
This is an agreement between Serge Ohanian and Roman Nikolaev and Svetlana Randle.

On this day, Roman Nikolaev borrowed from Serge Ohanian \$60,000.00 to build a home in Zephyr Cove. The check was made payable to First American Title for escrow #2352213MK.


Mr. Nikolaev's attorney will be in town April 4 or 5, 2008 and at that time he will draw papers for Mr. Ohanian to put a lien on the home at Mr. Nikolaev's expense.

At completion of the building, Mr. Nikolaev will refinance and pay Mr. Ohanian back his \$60,000.00 plus interest of 5.25%. This is the amount rate Mr Ohanian borrowed the monies from his bank. This rate is based on prime. If and when prime changes, so will the rate Mr. Nikolaev will pay Mr. Ohanian.

  
Serge Ohanian

  
Roman Nikolaev

Svetlana Randle



State of Nevada  
County of Washoe

This instrument was acknowledged

Before me on 3/28/08

By Serge Ohanian Roman Nikolaev

Svetlana Randle

Lynn Rae Moore

