

DOCUMENT DISCLAIMER COVER PAGE

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PROMISSORY NOTE

\$375,000.00

Date: July 01, 2005

For value received, the undersigned EBEN (the "Borrower"), at 501 D Industrial Road, Alabaster, Alabama 35007, promises to pay to the order of Terry Habshey, (the "Lender"), at 8069 Hwy 30 A Panama City Beach, Florida 32413, (or at such other place as the Lender may designate in writing) the sum of \$375,000.00 with interest from July 01, 2005, on the unpaid principal at the rate of 24.00% per annum.

The unpaid principal and accrued interest shall be payable in monthly installments of interest only beginning on July 01, 2005, and continuing until July 1, 2006, (the "Due Date"), at which time the remaining unpaid principal and interest shall be due in full.

All payments on this Note shall be applied first in payment of accrued interest and any remainder in payment of principal.

If any payment obligation under this Note is not paid when due, the remaining unpaid principal balance and any accrued interest shall become due immediately at the option of

the Lender.

20050705000335050 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
07/05/2005 02:42:50PM FILED/CERT

The Borrower reserves the right to prepay this Note (in whole or in part) prior to the Due Date with no prepayment penalty.

If any payment obligation under this Note is not paid when due, the Borrower promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

If any of the following events of default occur, this Note and any other obligations of the Borrower to the Lender, shall become due immediately, without demand or notice:

- 1) the failure of the Borrower to pay the principal and any accrued interest in full on or before the Due Date;
- 2) the death of the Borrower or Lender;
- 3) the filing of bankruptcy proceedings involving the Borrower as a debtor;
- 4) the application for the appointment of a receiver for the Borrower;
- 5) the making of a general assignment for the benefit of the Borrower's creditors;
- 6) the insolvency of the Borrower;
- 7) a misrepresentation by the Borrower to the Lender for the purpose of obtaining or extending credit.

If any one or more of the provisions of this Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.


All payments of principal and interest on this Note shall be paid in the legal currency of the United States. The Borrower waives presentment for payment, protest, and notice of protest and nonpayment of this Note.

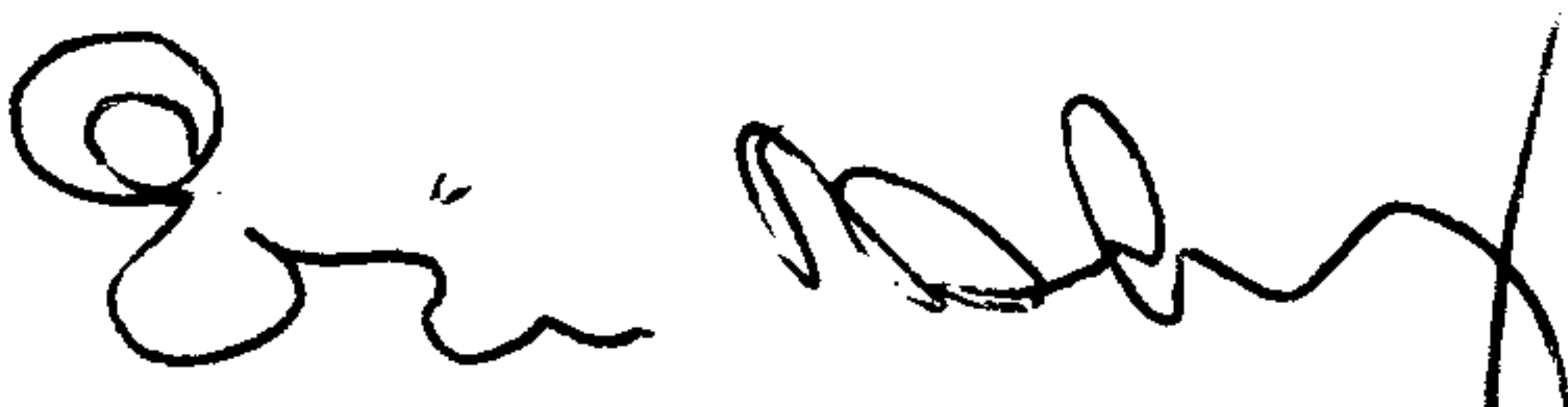
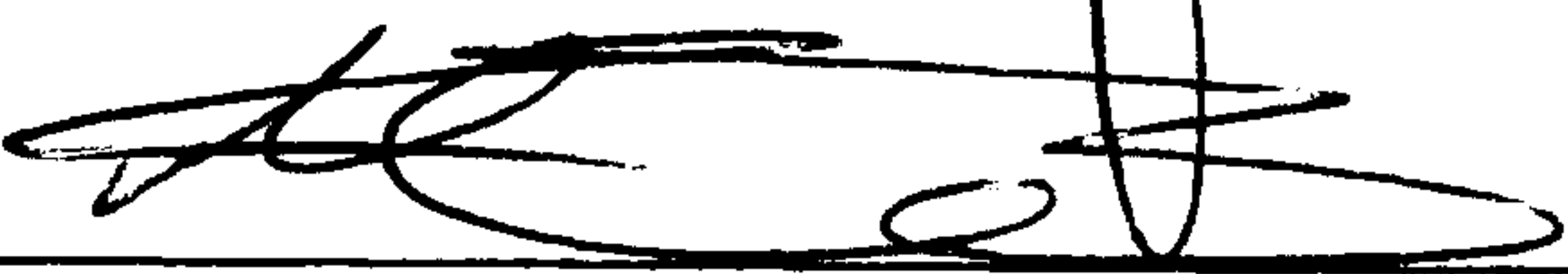
No renewal or extension of this Note, delay in enforcing any right of the Lender under this Note, or assignment by Lender of this Note shall affect the liability or the obligations of the Borrower. All rights of the Lender under this Note are cumulative and may be exercised concurrently or consecutively at the Lender's option.

This Note shall be construed in accordance with the laws of the State of Alabama.

Signed this 12th day of JULY, 2005 at GREEN DUC.

Borrower:
EBEN


20050705000335050 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
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By: 
Eric Habshey COO
EBEN
By: 
Ben Habshey Presidnet
EBEN

ASSIGNMENT

[ONLY COMPLETE THE FOLLOWING INFORMATION TO ASSIGN PAYMENTS
TO A NEW PARTY.]

For value received, the above Note is assigned and transferred to

_____, ("Assignee") of

_____,
(City)(State/province)

_____.
(Country)

Dated: _____

By: _____
Terry Habshey

Final Checklist for General Promissory Note

Borrower: EBEN
Lender: Terry Habshey
December 17, 2003

Make It Legal