

**PROMISSORY NOTE**

DATE FILED: December 16, 2013 7:54 AM  
FILING ID: FC09961BE8995  
CASE NUMBER: 2013CV35455

This Promissory Note ("Note") is entered into this 28<sup>th</sup> day of December, 2009, by and between Western Sky Financial, LLC, ("Western Sky") and WS Financial, LLC, a subsidiary of CashCall, Inc. ("Company").

WITNESSETH:

WHEREAS, Western Sky is a South Dakota limited liability company incorporated under the laws of the State of South Dakota and the Cheyenne River Sioux Tribe, located on the tribal lands of the Cheyenne River Sioux Tribe; and

WHEREAS, Western Sky is in the business of lending money; and

WHEREAS, through its web site on the internet, Western Sky has the potential to make loans which exceed Western Sky's available capital and resources; and

WHEREAS, Western Sky desires to borrow sufficient capital to operate its business; and

WHEREAS, Company desires to loan Western Sky such capital at a mutually agreed interest rate.

NOW, THEREFORE, in consideration of the mutual covenants and promises set forth herein, the parties hereto agree as follows:

For value received, Western Sky promises to pay to Company, or its order, at the address listed below, the **PRINCIPAL** sum of not more than **Five Hundred Thousand Dollars and No Cents (\$ 500,000.00)** as a line of credit, in the form of mutual advances. The principal sum shown above is the maximum amount of principal Western Sky may borrow under this Note.

**Open End Credit:** The parties agree that Western Sky may borrow up to the maximum amount of principal more than one time.

**Interest:** Western Sky agrees to pay interest on the outstanding principal balance from the date of first advance at the rate of Six Percent (6%), based on a 365 day year basis.

**Payments:** Western Sky agrees to pay this Note as follows on a monthly basis, or at any time prior to such monthly anniversary date, as Western Sky may decide.

**Notices.** All notices pursuant to this Note shall be delivered, or mailed by registered mail, postage pre-paid, addressed to the following:

WS Financial, LLC  
Attention: J. Paul Reddam  
1600 S. Douglass Road  
Anaheim, CA 92806

Western Sky Financial, LLC  
Attention: Butch Webb  
PO Box 370  
Timber Lake, SD 57656


**Law Governing.** This Note shall be construed in accordance with and governed solely by the laws and jurisdiction of the Cheyenne River Sioux Tribe, and by executing this Note, all parties consent to the sole subject matter and personal jurisdiction of the courts of the Cheyenne River Sioux Tribe exclusively.

IN WITNESS WHEREOF, the parties have executed this Note on the date and year first above written.

WS Financial, LLC

Western Sky Financial, LLC

By:   
\_\_\_\_\_  
J. Paul Reddam, President

By:   
\_\_\_\_\_  
Butch Webb, Manager