

Kristy Hernandez, SBN:231141
HERNANDEZ LAW GROUP
37600 Central Court #201
Newark, California 94560
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kristy@hlawinc.com

Attorney for Creditors

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF FLORIDA
FT. MYERS DIVISION

In re:

ULRICH FELIX ANTON ENGLER,

Debtor

Case No.: 9:08-BK-04360-MGW

**RESPONSE TO TRUSTEE'S
OBJECTION (DOC. 1131) TO
PROOF OF CLAIM NUMBER 625
FILED IN THE ULRICH ENGLER
BANKRUPTCY CASE**

Respondent Wolfgang Dobler (claim number 625) hereby files this Response to Trustee's Omnibus Objections C,D,E filed with this Court on 8/19/2015 to claim number 625 in the Ulrich Engler Case and, by and through undersigned counsel, state in support thereof as follows:

On 10/30/2008 Wolfgang Dobler filed a proof of claim with the claim number 625.

On 8/19/2015 the Trustee filed an Objection to claim number 625 (Wolfgang Dobler) proposing an allowed claim of \$171,000.00. Respondent Wolfgang Dobler herewith respectfully objects to the

1 proposed allowed claim and requests that the proposed allowed claim for claim number 625 be
2 \$400,000.00.

3
4 Respondent Wolfgang Dobler states as is evidenced in his proof of claim (claim #620), attached
5 hereto as EXHIBIT A and incorporated herein by reference, that the total amount invested in Ulrich
6 Engler was \$600,000.00. The payments to Ulrich Engler were as follows:

- 7
8 1) Payment of \$100,000.00 on 05/17/2006
9 2) Payment of \$100,000.00 on 06/14/2006
10 3) Payment of \$100,000.00 on 07/12/2006
11 4) Payment of \$100,000.00 on 10/09/2006
12 5) Payment of \$100,000.00 on 12/15/2006
13 6) Payment of \$100,000.00 on 02/01/2007
14

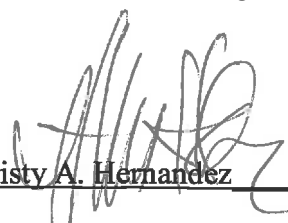
15 The total sum invested by Wolfgang Dobler was **\$600,000.00**. A total of \$200,000.00 was
16 received from Ulrich Engler by Wolfgang Dobler. Therefore, the proposed allowed claim for Claim
17 number 625 should be \$400,000.00.
18

19 **Relief Requested**

20 No direct relief is requested from the court at this time. This response is filed in the abundance of
21 caution to preserve Respondent's reply deadline should communications between counsel not prove
22 fruitful.

23 As the calculation of interest is a factual, and not a legal dispute, Respondent anticipates that
24 communications with the Trustee and his counsel will resolve this dispute. These communications are
25 already in progress. In the event that Respondent and the Trustee are unable to reach an agreement,
26 Respondent shall petition the court to set the matter for a hearing at a later date.
27

28 RESPECTFULLY SUBMITTED this 13th day of October 2015



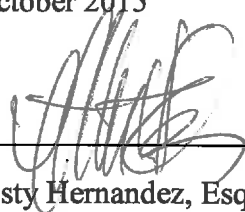
/s/Kristy A. Hernandez

Kristy Hernandez, Esq.

CERTIFICATE OF SERVICE

☒ **I HEREBY CERTIFY** that a true and correct copy of the foregoing
RESPONSE TO TRUSTEE'S OBJECTIONS (DOC. 1131) TO PROOF OF
CLAIM NUMBER 625 FILED IN THE ENGLER BANKRUPTCY CASE has
been furnished to counsel for the Trustee at Heather L. Harmon, Esq.,
Genovese Joblove & Battista, P.A., 200 East Broward Boulevard, Suite 1110,
Fort Lauderdale, FL 33301.

RESPECTFULLY SUBMITTED this 15th day of October 2015



Kristy Hernandez, Esq.

EXHIBIT A
PROOF OF CLAIM #625

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FILED VIA MAIL

OCT 30 2008

B 10 (Official Form 10) (12/07)

UNITED STATES BANKRUPTCY COURT		Middle District of Florida COURT, TAMPA FLORIDA	PROOF OF CLAIM
Name of Debtor: Ulrich Felix Anton Engler		Case Number: 9:08-bk-4360-ALP	
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.			
Name of Creditor (the person or other entity to whom the debtor owes money or property): Wolfgang Dobler		☐ Check this box to indicate that this claim amends a previously filed claim.	
Name and address where notices should be sent: Steven M. Sherman, Sherman Law Offices, 220 Montgomery St., 15th Fl., San Francisco, CA 94104		Court Claim Number: _____ (if known)	
Telephone number: (415) 403-1860		Filed on: _____	
Name and address where payment should be sent (if different from above): Stefan Winheller, Esq. Winheller Attorneys at Law, Corneliussstr. 34, D-60325 Frankfurt am Main, Germany [Tel: 49 0 69 76 75 77 80]		☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.	
Telephone number:		☐ Check this box if you are the debtor or trustee in this case.	
1. Amount of Claim as of Date Case Filed: \$ <u>1,275,913.28</u>		5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.	
If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. ☒ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		Specify the priority of the claim.	
2. Basis for Claim: <u>Loans/Promissory Notes</u> (See instruction #2 on reverse side.)		☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		☐ Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507 (a)(4).	
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other Describe: Value of Property: \$ _____ Annual Interest Rate: % Amount of arrearage and other charges as of time case filed included in secured claim, If any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		☐ Contributions to an employee benefit plan - 11 U.S.C. § 507 (a)(5).	
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.		☐ Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507 (a)(7).	
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507 (a)(8).	
Date: <u>10/27/2008</u>		☐ Other - Specify applicable paragraph of 11 U.S.C. § 507 (a)().	
Signature: The person filing this claim must sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number, if different from the notice address above. Attach copy of power of attorney, if any. Stefan Winheller RECHTSANWÄLTE FRANKFURT AM MAIN - KARLSRUHE		Amount entitled to priority: \$ _____ *Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.	
		FOR COURT USE ONLY	

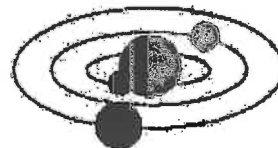
Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. §§ 152 and 3571.

Tel: +49 (0) 69 76 75 77 80 Fax: +49 (0) 69 76 75 77 610
info@winheller.com http://www.winheller.com

Creditor <u>Wolfgang Dobler</u> - Statement of Charges/Interest	
Outstanding principal	\$375,000.00
Outstanding interest	\$900,913.28
Total	\$1,275,913.28

2008-10-08 09:32 UNIQA GA NÜZIDERS +0043 5552-64093 >> 0369767577810 P 2/17

PROMISSORY NOTE



Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438

Principal Amount: US \$ 100.000,-

1. For value received, Ulrich Engler promises to pay to

Mr. / Mrs. DOBLER WOLFGANG

Address IM DANEN 25

City A-6714 NÜZIDERS

Phone/Fax/email 0043 5552 6271922 FAX 0043 5552 6271922

at such address as may be provided in writing to Ulrich Engler, the principal sum

of US \$ 100.000,- with interest payable on the unpaid principal at the rate of

7.2 % per annum calculated monthly not in advance.

2. This promissory note will be repaid in 12 consecutive monthly installments of interest only on the anniversary date of the execution of this promissory note commencing this year with the balance

owing under this note being paid at the end of this term which will be 10.5.2007.

3. Notwithstanding anything to the contrary in this note, if Ulrich Engler defaults in the

performance of any obligation under this note, then Mr. / Mrs. DOBLER WOLFGANG may be declare the principal amount owing under this note at that time to be immediately due and payable.

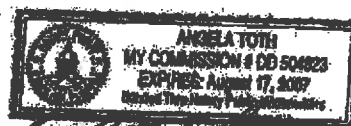
4. All costs, expenses and expenditures including and without limitation, the complete legal costs

incurred by Mr. / Mrs. DOBLER WOLFGANG in enforcing this promissory note as a result of any default by Ulrich Engler will be added to the principal then outstanding and will be paid immediately by Ulrich Engler

5. This note will be construed in accordance with and governed by the laws of the State of Florida, USA.

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the

seal on this 17. day of 05.09, 2006.



[Signature]

LENDER

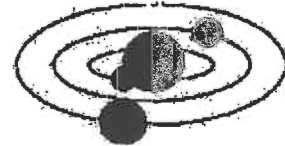
[Signature]

Ulrich Engler

[Signature]

NOTARY /Seal

2008-10-08 09:32 UNIGA GA NÜZIDERS +0043 5552-64093 >> 0)69767577810 P 1/17



LOAN - AGREEMENT

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4854
Fax: 001-720-294-0438

Lender: Mr. / Mrs. DOBLER WOLFGANG
Address IM DANEN 25
City A- 6725 NÜZIDERS
Phone/Fax/email 0043 5552 627 4922 FAX 0043 5552 627 7939
Loan amount: US \$ 100.000,-
(in words) 100.000,- ein hunderttausend

Interest: 12 monthly Lebensdatum: 05.10.1946

Term: 1 year and 1 day

Guarantee: (6) Promissory Note

Loan payable to:

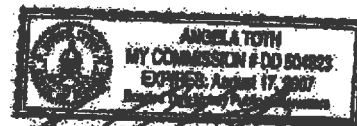
Private Commercial Office, Inc., Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
SWIFT: SNTRUS 3 A
ABA-Number: 051 000 104
Account-No.: 01568 1000 4251

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 17 day of 05., 2006

Ulrich Engler
LENDER

Ulrich Engler

Angela Totth
NOTARY / Seal

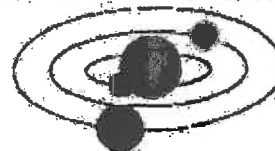


Beater: PURIN GERD Tel. 0043 664 324782

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PROMISSORY NOTE

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438



Principal Amount: US \$ 100,000

1. For value received, Ulrich Engler promises to pay to

Mr. / Mrs. DOBLER WOLFGANG

Address 17 DANEN 25

City A- 6714 NUZIDERS

Phone/Fax/email 0043 5552 627 7722 FAX: 0043 5552 627 7739

at such address as may be provided in writing to Ulrich Engler, the principal sum

of US \$ 100,000 with interest payable on the unpaid principal at the rate of
72 % per annum calculated monthly not in advance.

2. This promissory note will be repaid in 12 consecutive monthly installments of interest only on the anniversary date of the execution of this promissory note commencing this year with the balance owing under this note being paid at the end of this term which will be 8.6.2013.

3. Notwithstanding anything to the contrary in this note, if Ulrich Engler defaults in the performance of any obligation under this note, then Mr. / Mrs. DOBLER WOLFGANG may declare the principal amount owing under this note at that time to be immediately due and payable.

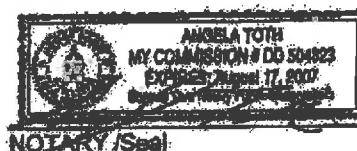
4. All costs, expenses and expenditures including and without limitation, the complete legal costs incurred by Mr. / Mrs. DOBLER WOLFGANG in enforcing this promissory note as a result of any default by Ulrich Engler will be added to the principal then outstanding and will be paid immediately by Ulrich Engler.

5. This note will be construed in accordance with and governed by the laws of the State of Florida, USA.

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 14 day of October 2008.

Ulrich Engler
LENDER

Ulrich Engler

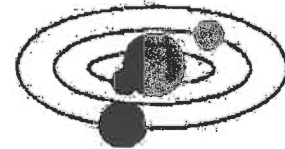


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P 3/17



LOAN - AGREEMENT

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438

Lender: Mr. / Mrs. DOBLER WOLFGANG
Address IM DANEN 25
City A - 6714 NÜZIDERS
Phone/Fax/email 0043 5552 627 1922 FAX: 0043 5552 627 19
Loan amount: US \$ 100.000,-
(in words) one hundred thousand

Interest: 84 monthly

Term: 7 year and 1 day

Guarantee: (6) Promissory Note

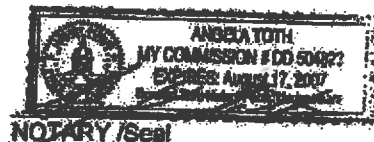
Loan payable to:

Private Commercial Office, Inc., Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
SWIFT: SNTRUS 3 A
ABA-Number: 081 000 104
Account-No.: 01568 1000 4251

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 14 day of Oct, 2006

Dobler
LENDER

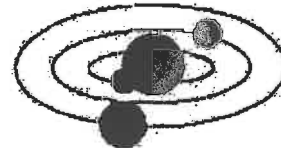
Ulrich Engler



Derater:

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PROMISSORY NOTE

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438

Principal Amount: US \$ 100.000

1. For value received, Ulrich Engler promises to pay to

Mr. / Mrs. DOBLER WOLFGANG

Address IN DANEN 25

City A- 6774 NÜZIDERS

Phone/Fax/email 0043 552 622 1922 FAX: 0043 552 622 68

at such address as may be provided in writing to Ulrich Engler, the principal sum

of US \$ 100.000 with interest payable on the unpaid principal at the rate of

7.2 % per annum calculated monthly not in advance.

2. This promissory note will be repaid in 12 consecutive monthly installments of interest only on the anniversary date of the execution of this promissory note commencing this year with the balance

owing under this note being paid at the end of this term which will be 8.7.2013

3. Notwithstanding anything to the contrary in this note, if Ulrich Engler defaults in the

performance of any obligation under this note, then Mr. / Mrs. DOBLER WOLFGANG may be declare the principal amount owing under this note at that time to be immediately due and payable.

4. All costs, expenses and expenditures including and without limitation, the complete legal costs

incurred by Mr. / Mrs. DOBLER WOLFGANG enforcing this promissory note as a result of any default by Ulrich Engler will be added to the principal then outstanding and will be paid immediately by Ulrich Engler

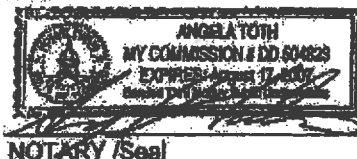
5. This note will be construed in accordance with and governed by the laws of the State of Florida, USA.

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the

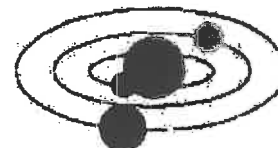
seal on this 12. day of 7, 200 6

Dobler
LENDER

Ulrich Engler
Ulrich Engler



2008-10-08 09:34 UNIQA GA NÜZIDERS +0043 5552-64093 >> 0169767577810 P 5/17



LOAN - AGREEMENT

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., #121
Cape Coral, Florida 33904
Phone: 001-754-214-4054
Fax: 001-720-294-0438

Lender: Mr. / Mrs. DORLEER WOLFGANG
Address IN DANEN 25
City A - 6714 NÜZIDERS
Phone/Fax/email 0043 5552 6271922 FAX 0043 5523 62268
Loan amount US \$ 100.000 -
(in words) hunderttausend

Interest: 6 monthly

Term: 7 year and 1 day

Guarantee: (Y) Promissory Note

Loan payable to:

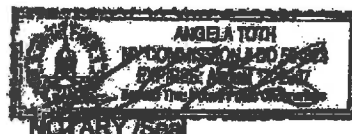
Private Commercial Office, Inc., Ulrich Engler
1217 Cape Coral Pkwy., #121
Cape Coral, Florida 33904
SWIFT: SNTRUS 3 A
ABA-Number: 061 000 104
Account-No.: 01588 1000 4251

REINVESTITION!

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 12. day of 7. 200 6.

Engler
LENDER

Ulrich Engler



Broker: PURIP 4572 / 0043 664 3204182

2008-10-08 09:35 UNIQA GA NÜZIDERS +0043 5552-64093 >> 0169767577810 P 8/17

PROMISSORY NOTE



Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438

Principal Amount: US \$ 100.000

1. For value received, Ulrich Engler promises to pay to

Mr. / Mrs. DOBLER WOLFGANG

Address IN DANAU 25

City A-6774 NÜZIDERS

Phone/Fax/email 0043 5522 6277722 FAX 0043 5523 62218

at such address as may be provided in writing to Ulrich Engler, the principal sum
of US \$ 100.000 with interest payable on the unpaid principal at the rate of
7.2 % per annum calculated monthly not in advance.

2. This promissory note will be repaid in 12 consecutive monthly installments of interest only on the
anniversary date of the execution of this promissory note commencing this year with the balance
owing under this note being paid at the end of this term which will be 20.9.2009

3. Notwithstanding anything to the contrary in this note, if Ulrich Engler defaults in the
performance of any obligation under this note, then Mr. / Mrs. DOBLER WOLFGANG
may be declare the principal amount owing under this note at that time to be immediately due and
payable.

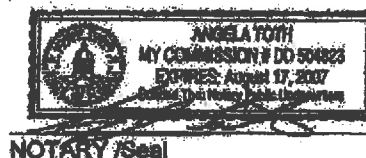
4. All costs, expenses and expenditures including and without limitation, the complete legal costs
incurred by Mr. / Mrs. DOBLER WOLFGANG in enforcing this promissory note as a
result of any default by Ulrich Engler will be added to the principal then outstanding and will be
paid immediately by Ulrich Engler

5. This note will be construed in accordance with and governed by the laws of the State of Florida,
USA.

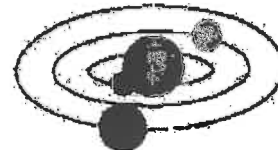
In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the
seal on this 9 day of 10, 2006

Ulrich Engler
LENDER

Ulrich Engler
Ulrich Engler



2008-10-08 09:34 UNIQA GA NÜZIDERS +0043 5552-64093 >> 0)69767577810 P 7/17



LOAN - AGREEMENT

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4854
Fax: 001-720-294-0438

Lender: Mr./Mfe. DOB LER WOLFGANG
Address 14 DANEN 25
City A- 6714 NÜZIDERS
Phone/Fax/email 0043 5552 6271722 FAX 0043 5523 12218
Loan amount US \$ 100.000, ✓
(in words) hunderttausend

Interest: 6 monthly

Term: 3 year and 1 day

Guarantee: (X) Promissory Note

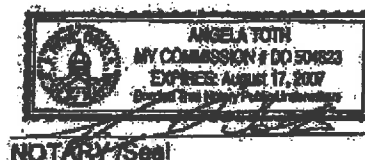
Loan payable to:

Private Commercial Office, Inc., Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
SWIFT: SNTRUS 3 A
ABA-Number: 061 000 104
Account-No.: 01568 1000 4251

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 9 day of 10, 2006.

Ulrich Engler
LENDER

Ulrich Engler

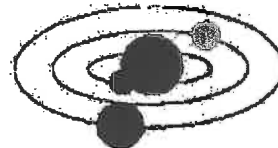


Refuter: PURIN 5823 Tel. 0043 664 364772

2008-10-08 09:35 UNIQA CA NÜZIDERS +0043 5552-64093 >> 0)69767577810 P 10/17

PROMISSORY NOTE

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-284-0438



Principal Amount: US \$ 100.000,-

1. For value received, Ulrich Engler promises to pay to

Mr. / Mrs. DOBLER WOLFGANG

Address IN DANEN 25

City A-6714 NÜZIDERS

Phone/Fax/email 0043 552 6274922 Fax 0043 5523 62218

at such address as may be provided in writing to Ulrich Engler, the principal sum
of US \$ 100.000,- with interest payable on the unpaid principal at the rate of
72 % per annum calculated monthly not in advance.

2. This promissory note will be repaid in 12 consecutive monthly installments of interest only on the
anniversary date of the execution of this promissory note commencing this year with the balance
owing under this note being paid at the end of this term which will be 15.11.2009.

3. Notwithstanding anything to the contrary in this note, if Ulrich Engler defaults in the
performance of any obligation under this note, then Mr. / Mrs. DOBLER WOLFGANG
may be declare the principal amount owing under this note at that time to be immediately due and
payable.

4. All costs, expenses and expenditures including and without limitation, the complete legal costs
incurred by Mr. / Mrs. DOBLER WOLFGANG in enforcing this promissory note as a
result of any default by Ulrich Engler will be added to the principal then outstanding and will be
paid immediately by Ulrich Engler.

5. This note will be construed in accordance with and governed by the laws of the State of Florida,
USA.

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the
seal on this 15. day of 10. 2006.

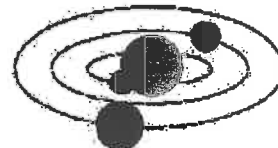
Dobler
LENDER

Ulrich Engler
Ulrich Engler



NOTARY / Seal

2008-10-08 09:35 UNIQA GA NÜZIDERS +0043 5552-64093 >> 0169767577810 P 9/17



LOAN - AGREEMENT

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.

Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4854
Fax: 001-720-294-0438

Lender:

Mr. / Ms. DÖBLER WOLFGANG

Address IN DANEN 25

City A-6714 NÜZIDERS

Phone/Fax/email A-6714 NÜZIDERS

Loan amount US\$ 100.000,-

(In words) einhunderttausend

Interest: 6 monthly

Term: 3 year and 1 day

Guarantee: ☒ Promissory Note

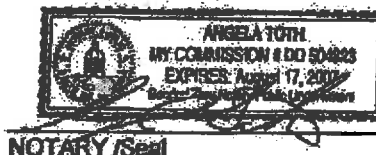
Loan payable to:

Private Commercial Office, Inc., Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
SWIFT: SNTRUS 3 A
ABA-Number: 081 000 104
Account-No.: 01568 1000 4251

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 15. day of 12., 2006.

Döbler
LENDER

Ulrich Engler



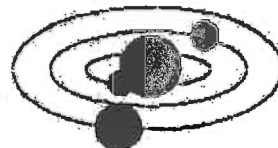
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Barater:

PURIN GERO

Id. 0043 664 32m 4182

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LOAN - AGREEMENT

Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438

Lender: Mr. Mrs. DOBLER WOLFGANG
Address IM JANEK 15
City A-6714 NÜZIDERS
Phone/Fax/email 0043 5552 62719 Fax 0043 5552 62268
Loan amount: US\$ 100.000,-
(in words) one hundred thousand

Interest: 6 monthly

Term: 5 year and 1 day

Guarantee: (X) Promissory Note

Loan payable to:

Private Commercial Office, Inc., Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
SWIFT: SNTRUS 3 A
ABA-Number: 061 000 104
Account-No.: 01568 1000 4251

REINVESTITION 6%
MONTHLY

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the seal on this 1. day of 2. 2007.

Ulrich Engler
LENDER

Ulrich Engler

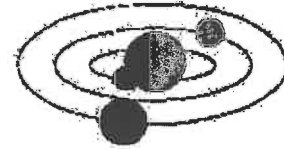


NOTARY / Seal

Broker: PURIN GERO / 00043 664 320 4182

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PROMISSORY NOTE



Borrower: PRIVATE COMMERCIAL OFFICE, Inc.
Ulrich Engler
1217 Cape Coral Pkwy., # 121
Cape Coral, Florida 33904
Phone: 001-754-214-4954
Fax: 001-720-294-0438

Principal Amount: US \$ 100,000.00

1. For value received, Ulrich Engler promises to pay to

Mr. / Mrs. DOBLER WOLFGANG

Address IN DANEN 25

City A- 6744 NUZIDERS

Phone/Fax/email 0043 552 62777 FAX 0043 5523 6268

at such address as may be provided in writing to Ulrich Engler, the principal sum
of US \$ 100,000.00 with interest payable on the unpaid principal at the rate of
7.2 % per annum calculated monthly not in advance.

2. This promissory note will be repaid in 12 consecutive monthly installments of interest only on the
anniversary date of the execution of this promissory note commencing this year with the balance
owing under this note being paid at the end of this term which will be 17.1.2012.

3. Notwithstanding anything to the contrary in this note, if Ulrich Engler defaults in the
performance of any obligation under this note, then Mr. / Mrs. DOBLER WOLFGANG
may declare the principal amount owing under this note at that time to be immediately due and
payable.

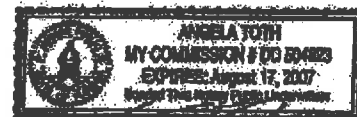
4. All costs, expenses and expenditures including and without limitation, the complete legal costs
incurred by Mr. / Mrs. DOBLER WOLFGANG in enforcing this promissory note as a
result of any default by Ulrich Engler will be added to the principal then outstanding and will be
paid immediately by Ulrich Engler

5. This note will be construed in accordance with and governed by the laws of the State of Florida,
USA.

In witness hereof Ulrich Engler has duly affixed its signature by a duly authorized officer under the
seal on this 1 day of 24, 2007.

[Signature]
LENDER

[Signature]
Ulrich Engler



NOTARY /Seal