

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. Martin Heidrich
Address Nudtgallenstr. 2
City D - 49835 Wietmarschen
Phone/Fax/email 01711 9537175

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 _____.

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. Martin Heidrich
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. Martin Heidrich 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 22. day of 1., 2007.

13.02.08

LENDER

Ulrich Engler



NOTARY /Seal