
PROMISSORY NOTE

Date: December 7th, 2021

As of December 7th, 2021, I, James Ryan, hereby guarantee that once Mr. Gerald Wayne Newton processes the payment of \$95,249.66 USD, for the Insurance Bond imposed by HSBC, funds will be released immediately to "Seller" in the amount of \$1,142,405.30 USD, this amount includes the following:

1. Settlement in the amount of \$666,057.00 USD, granted by "Banco Azteca" & "Santander" banking institutions, for the unforeseen impediments that have arisen during the transaction. This will be paid out, once we receive a copy of the payment made to the HSBC and a certificate of release has been conveyed.
2. Payment promised by Banco Azteca in the amount of \$251,379.00 USD
3. Money held in HSBC account 4064993223 in the amount of \$380,998.64 USD
4. Payment promised by Santander in the amount of \$414,678.00 USD
5. Reimbursement for payment to HSBC's Insurance Bond in the amount of \$95,249.66 USD
6. Reimbursement for transfer fees in the amount of \$100.00 USD
7. As soon as we receive notification of payment, the total amount of \$1,142,405.30 USD will be disbursed entirely to Mr. Gerald Wayne Newton's personal bank account.

When Mr. Gerald Wayne Newton processes the payment for the amount of \$95,249.66 towards HSBC and a proof of payment is presented to American Homes Realty, the amount of \$1,142,405.30 USD will be sent out via bank draft by UPS or FedEx to Mr. Gerald Wayne Newton. All of the monies belonging to Mr. Gerald Wayne Newton will be released 24 business hours after proof of payment is presented.

If Mexico would fail in disbursement of funds pertaining to Mr. Gerald Wayne Newton, I, James Ryan will be responsible for the funding of \$1,142,405.30 USD from my personal account to Mr. Gerald Wayne Newton's personal bank account.

Without further ado, this agreement is established on December 7th, 2021, effective 10 calendar days, signing in accordance.



James Ryan
CEO of American Homes Realty



Adam Hatch
Liaison of American Homes Realty

Gerald Wayne Newton
Property Owner