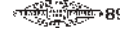




CEMENT MASONS & PLASTERERS LOCAL UNION #518 FRINGE BENEFIT FUNDS

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



CEMENT MASONS & PLASTERERS LOCAL 518 DEFINED CONTRIBUTION PLAN **PROMISSORY NOTE**

I, _____, promise to repay the sum of \$_____, plus interest of _____% on the remaining balance, to the Trustees of the Cement Masons & Plasterers Local 518 Defined Contribution Plan. The principal and interest shall be payable in equal monthly installments of \$_____, for a period of _____ months commencing on _____ (date) and continuing monthly thereafter with the final payment due on or about _____ (date).

I promise to comply with the terms of this loan, which have been established in accordance with the Cement Masons & Plasterers Local 518 Defined Contribution Plan, which are as follows:

1. I acknowledge the fact that I am borrowing \$_____ at an interest rate of _____%.
2. I understand that I am permitted to prepay the principal amount of the Promissory Note at any time without penalty or service charge. Interest charges, on monthly payments that have been prepaid will be adjusted when the note is fully paid.
3. A late charge of thirty dollars (\$30) per month will be assessed for late payments.
4. In the event of my default by failure to make payments for four months, insolvency, bankruptcy, death, incompetence, or my failure to comply with the terms hereof, the unpaid principal plus accrued interest, and if any, costs pertaining to collection, court and attorney fees, are immediately deemed due and payable.
5. The notarized consent of my spouse is required for me to obtain this loan and collateralize any portion of my Defined Contribution Plan. I understand that the loan will not be approved without my spouse's authorization.

6. Upon maturity, I understand that this note shall bear the highest legal rate of interest. If the interest rate indicated on this Promissory Note shall exceed that which is permissible by law, then the rate shall be reduced in accordance with the legal limitations. Thereafter, any sum previously collected in excess of the legal limit will be used to reduce the principal balance.

_____ Dated: _____
Participant's Signature

Street Address

City, State & Zip Code

_____ Dated: _____
Spouse's Signature

Street Address

City, State & Zip Code

NOTARY VERIFICATION OF SPOUSE'S SIGNATURE

County of _____)

State of _____)

On the _____ day of _____, 20____, before me came _____
to me known to me to be the person described in and who executed the foregoing Statement
and (s)he duly acknowledged to me that (s)he executed the same.

Notary Public Signature _____ My Commission Expires _____

Notary Seal

CEMENT MASONS & PLASTERERS LOCAL 518 DEFINED CONTRIBUTION PLAN
CONDITIONS OF LOAN

The loan is subject to the following conditions:

1. Promissory Note: This loan shall be secured by the Participant's Promissory Note, which documents the loan terms. Prior to the establishment of the loan, the Participant must execute the Promissory Note.
2. Spousal Consent: The Participant's spouse must consent to the use of any portion of the Participant's vested account being assigned as collateral to secure a loan from the Plan. The spousal consent must be notarized.
3. Collateral: The payment of the principal and interest is secured by the assignment for equal portion of the Participant's vested interest in the Plan.
4. Distribution: If the Participant's self-directed account is allocated to more than one investment account, the Loan will be taken from all the investment accounts on a pro-rata basis, based upon the market value of each account balance as of the date of the distribution.
5. Prepayment: The Participant is allowed to make prepayments of the principal without incurring penalty or charge. These prepayments may be made at any time and will be applied to the outstanding principal balance. Interest will be adjusted at the time that the note is fully paid.
6. Default: In the event that four payments are outstanding, the Participant files for bankruptcy or failure to comply with any of the terms of the loan, the entire amount of unpaid principal plus accrued interest is deemed due and payable. The Trustees may then act upon the collateral assigned by the Participant to secure the loan.
7. Loan fee: All loans are subject to a one-time administration fee. The amount of the fee is \$250.

The Participant's signature acknowledges the receipt of and agreement to the above-stated terms and conditions of the loan extended under the Cement Masons & Plasterers Local 518 Defined Contribution Plan.

Signature of Participant

Date Signed

Signature of Spouse

Date Signed