EXHIBIT "B"

Frederick, Maryland

_____, 19__

$ 15,000.00

FOR VALUE RECEIVED the undersigned promise to pay to M. ROBERT RITCHIE, JR. AND HARRIETTE B. RITCHIE, HIS WIFE, , or order, the principal sum of FIFTEEN THOUSAND ---------- Dollars ($ 15,000.00), with interest from date at the rate of eight per cent per annum, on the unpaid balance until paid. Principal and interest shall be payable at such place as may be designated by the holders hereof in monthly installments of ONE HUNDRED EIGHTY-TWO ---------- Dollars ($ 182.00), commencing on the 1st day of September, 1977, and on the 1st day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the 1st day of August, 19 87.

In the event of default in payment of any such installments, and if such default is not made good prior to the due date of the next such installment, the holder of this note may exercise the option of treating the remainder of the debt as due and collectible. Failure to exercise this option shall not constitute a waiver of the right to exercise the same at any other time. In the event of default in the payment of this note, and if the same is collected by an attorney at law, the undersigned agree to pay all costs of collection, including a reasonable attorney's fee.

Presentment, protest and notice are hereby waived. The undersigned also waive the benefit of any homestead, exemption, valuation or appraisement laws as to this note.

Witness:

[illegible]

Address:

4820 Rubenstein ST
Knoxville TN 20815

(Seal) Howard C. Bass (Seal)

(Seal) Joyce M. Bass (Seal)