

EXHIBIT F - Promissory Note (2 Pages)

PROMISSORY NOTE

U.S. \$1,241,000.00

August 29, 2003
Portland, Maine

FOR VALUE RECEIVED, the Town of Cumberland, a Maine municipal corporation, with an office located in Cumberland, Maine, promises to pay to Dale S. Rines, of Gorham, Maine, or order, the principal amount of One Million Two Hundred Forty One Thousand Dollars (\$1,241,000.00), in Fifteen (15) successive annual payments of principal in the amount of Eighty-two Thousand Seven Hundred Thirty-three and 33/100 Dollars (\$82,733.33) each, together with all interest then accrued on the unpaid principal outstanding from time to time at the rate of Four and Five Tenths Percent (4.5%) per annum. Such yearly payments of principal and interest shall commence on August 29, 2004, and shall continue on the same day of each year thereafter, until August 29, 2019, when all principal and unpaid interest then outstanding under this Note shall become due and payable.

All payments due hereunder shall be made to the Note holder at 29 Walnut Crest Road, Gorham, Maine 04038, unless another holder or address is given in writing to the parties liable herefor.

In case of default in the payment of any installment of interest due under this Note within 30 (10) days of when due, or in case of default in the terms or conditions of any other documents which may from time to time be given as additional security herefor, and if any such default is continued for a period of fifteen (15) consecutive days after receipt by Borrower of notice in writing from the Note holder specifying the nature of such default, the Note holder shall have the option to declare due and payable at once the entire unpaid principal balance hereof and any accrued interest.

Borrower and all other parties liable herefor, whether principal, guarantor, endorser or otherwise, hereby severally waive demand, notice, presentment and protest.

The undersigned agrees to pay all expenses of collection of this Note, including reasonable attorneys fees incurred in any court proceedings.

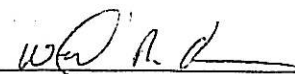
All rights and obligations hereunder are to be governed by the laws of the State of Maine.

WITNESS:

BORROWER:

Town of Cumberland



By: 
Its: Town MANAGER

	Principal balance	Annual Principal Payment	Annual Interest Payment	Annual Payment
Year 1	\$ 1,241,000.00	\$ 82,733.33	\$ 55,845.00	\$ 138,578.33
Year 2	\$ 1,158,266.67	\$ 82,733.33	\$ 52,122.00	\$ 134,855.33
Year 3	\$ 1,075,533.33	\$ 82,733.33	\$ 48,399.00	\$ 131,132.33
Year 4	\$ 992,800.00	\$ 82,733.33	\$ 44,676.00	\$ 127,409.33
Year 5	\$ 910,066.67	\$ 82,733.33	\$ 40,953.00	\$ 123,686.33
Year 6	\$ 827,333.33	\$ 82,733.33	\$ 37,230.00	\$ 119,963.33
Year 7	\$ 744,600.00	\$ 82,733.33	\$ 33,507.00	\$ 116,240.33
Year 8	\$ 661,866.67	\$ 82,733.33	\$ 29,784.00	\$ 112,517.33
Year 9	\$ 579,133.33	\$ 82,733.33	\$ 26,061.00	\$ 108,794.33
Year 10	\$ 496,400.00	\$ 82,733.33	\$ 22,338.00	\$ 105,071.33
Year 11	\$ 413,666.67	\$ 82,733.33	\$ 18,615.00	\$ 101,348.33
Year 12	\$ 330,933.33	\$ 82,733.33	\$ 14,892.00	\$ 97,625.33
Year 13	\$ 248,200.00	\$ 82,733.33	\$ 11,169.00	\$ 93,902.33
Year 14	\$ 165,466.67	\$ 82,733.33	\$ 7,446.00	\$ 90,179.33
Year 15	\$ 82,733.33	\$ 82,733.33	\$ 3,723.00	\$ 86,456.33