

Instrument Title:
Promissory Note – Carl Grade Precision
Wrapper

Legal Intent:
This instrument constitutes a binding
promise by the undersigned Maker to
pay the specified Principal Amount to the
Payee under the terms set forth herein. It
is enforceable under applicable trust law
and DAO governance protocols.

Parties:

- Maker: [Gregory Allen Ward]
- Payee: [Carl Lane]

Principal Amount:
[\$90,000.00] USD (or equivalent
tokenized

asset)

Terms of Repayment:

- Due Date: [01/28/2027]
- Interest Rate: [0%]
- Installments: [Not applicable]
- Method of Payment: [fiat, USD]

Conditions:

- This Note may be prepaid without penalty unless otherwise specified.
- Default triggers conflict detection module and initiates guardian review if applicable.
- Transferability subject to DAO registry and Ricardian audit .

Signatures:

- Maker Signature: [Signed under RON, TX, JADE COLLINS, # 135131444]

- Payee Signature:

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7wkrcoxnst75rwxo2sa]

- Timestamp: [ISO 8601 2025-04-28>-
15-30-T]

Certification:

This wrapper is certified under Carl Grade Precision standards for modular trust instruments. It is audit-ready, IPFS-deployable, and compatible with Echelon DAO onboarding flows.