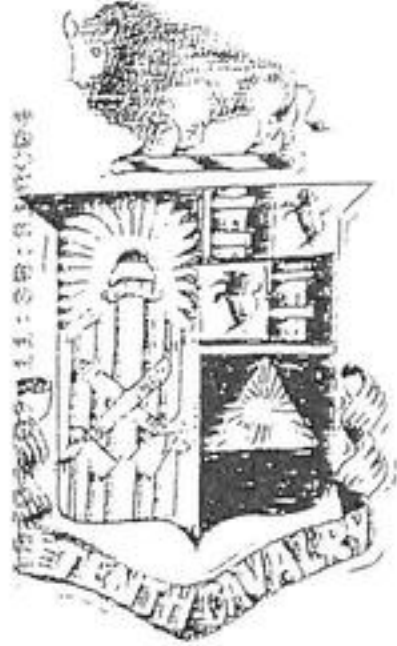


BUFFALO SOLDIERS INSURANCE COMPANY, LLC
2056 W. 105th Street
Los Angeles, CA. 90047
(323) 777-6357



TO : FRANKLIN TEMPLETON INVESTMENTS S
3344 Quality DRIVE /
Rancho Cordova, CA 95672 /
BOND ISSUANCE: STOCK ISSUANCE /

MR. Bernard L. Smith
MANAGER
P.O.Box 799003
San Diego, CA 92179

This bond is a written contract obligation, usually under seal, generally issued by a Corporation, a Municipality, or a government, contains a promise to pay a certain sum-- money at a fixed or determinable future time. In addition, our bond will contain other conditions being that it is being issued by a corporation.

PAY TO THE ORDER OF: BUFFALO SOLDIERS INSURANCE COMP.
SEVEN HUNDRED FIFTY ONE BILLION (\$ 751.3 BILLION DOLLARS

Maker: NDUGU ENTERPRISES, INC.

BUFFALO SOLDIERS INSURANCE COMPANY, LLC (BSIC),
is a STOCK TITLE HOLDING COMPANY FOR NDUGU ENTERPRISES
A Small Business Capitol Formation-STOCK CORP.
\$500 BILLION DOLLARS ENTERPRISE.

Bernard L. Smith @
~~MAIL.COM~~

NDUGU ENTERPRISES,
INC. @ ~~MAIL.COM~~

PRIME PEOPLE PARTY,
INC. @ ~~MAIL.COM~~

BSIC is also a Stock Insurance Company which the original investment will be made by stockholders.

Therefore, we will place a major portion of our original capitol in a reserve account. As business volume increases, the reserve must be increased by setting aside part of the premium. We carry the terms used in insurance; Insurer, Insured, Beneficiary, Peril, Policy, Face, Premium, and Hazards.

IMPLIED POWERS :

For carrying out the purposes of this Insurance company we want to issue \$ 500 Tax-Deductible Long Term Money Market PRIVATE EQUITY PENSION FUND BONDS to raise \$ 150 BILLION DOLLARS.

Bond Holders will be Interest Holders. We do not pay bond holders any dividends, however, after 15 years they can utilize their interest to finance property or business elsewhere or to diversify for retirement.

ADDITIONAL

We carry the \$ 700 MILLION DOLLAR value of the 200 Million shares of stock of NDUGU ENTERPRISES, INC.

We also issue \$ 100 Annual Premiums to 6 million people who are low-income, fixed income, homeless, unemployed, and our retirees. \$ 600 MILLION DOLLARS.
Generating another \$ 1.3 BILLION DOLLARS.

TOTAL GENERATED REVENUE : \$ 751.3 BILLION DOLLARS.

BUFFALO SOLDIERS INSURANCE COMPANY, LLC
2056 W. 105th Street
Los Angeles, CA. 90047
(323) 777-6357

With our NONPROFIT Status the FTC can erase 20-30 banks bad debts with us. We intend to help people stay in their homes by turning their debts into job training opportunities. These struggling banks can turn their debt to us, to hire 3-4 thousand people in a program working towards the mortgage on their home, and assist those who have lost their home.

OUR LIABILITY IS : \$ 65,330 BILLION DOLLARS

NET PROFIT : \$ 685,970,000,000

ISSUED BY: BUFFALO SOLDIER INSURANCE COMPANY

TITEE: STOCK TITLE HOLDING COMPANY

INDORSED BY: NDUGU ENTERPRISES, INC. EIN # 30-0375913

TITLE: A Small Business Capitol Formation-STOCK CORP.

INDORSED BY: PRIME PEOPLE PARTY, INC. TIN# 95-4866943

TITLE: AN 1120 U.S. NONPROFIT CORPORATION

INDORSED BY: AGAPE & PHILLAO " PROPOSED " FEDERAL
CHARTERED CREDIT UNION.

INDORSED BY: INSIGHTS OF SOUND.ORG

TITLE: CIVIL & CONSTITUTIONAL CONCOMITANT

INDORSED BY: RESOURCE ADAPTATION PROGRAM

TITLE: PRISONER/EX-CON SELF HELP COMMUNITY GROUP

INDORSED BY: PHASE ONE TALENT MANAGEMENT AGENCY, LLC

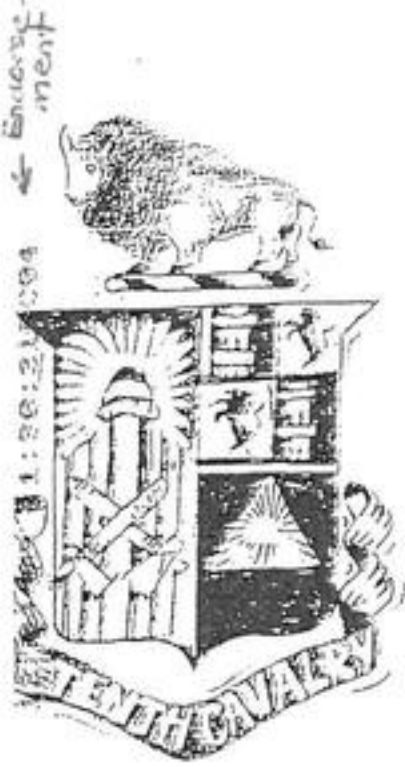
TITLE: TALENT MANAGENMENT AGENCY

MR. Bernard L. Smith
MANAGER
P.O.Box 799003
San Diego, CA 92179

Bernard L. Smith @
MAIL.COM

My mailing address is:

Bernard L. Smith
P.O.Box 799003
San Diego, CA 92179



CERTIFIED PROMISSORY NOTE

Calif. Corp. # 2936918
BUFFALO SOLDIERS INSURANCE COMP.

Date: \$751.3 BILLION

Pay to the Order of SEVEN HUNDRED FIFTY ONE BILLION-THREE HUNDRED MILLION DOLLARS

The instrument is tendered by the undersigned Respondent, BUFFALO SOLDIERS INSUR. COMP. hereinafter "Maker" and in accordance with law, as codified at UCC §§ 1-102, 1-106, 1-201(4)(b)(3), 1-103(a)(6), 3-104(a)(i) and Public Policy at House Joint Resolution 192 of June 5, 1932, as full satisfaction of an alleged debt claimed and allegedly owed in favor of Payee herein, in STATE OF CALIFORNIA, d.d. a debt collector, as per Payee's/Debt Collector's Bernard L. Smith

Presentment NDUGU ENTERPRISES, INC - STOCK/300 Businesses & ISSUING " TAX-DEDUCTIBLE " BONDS @ Single Payers Rate.
Alleged Creditor: UCC 10-7230473188

Alleged Account No. _____
Alleged Amount Due: \$ 751.3 BILLION DOLLARS

A true and correct copy of Presentment is attached hereto, made fully part hereof, and included herein by reference. This statement constitutes Maker's promise for paying this instrument upon presentment and endorsement, at Maker's location.

As an operation of law, Payee/Debt Collector tacitly consents and agrees that there is accord and satisfaction by use of this instrument for satisfying Payee's/Debt Collector's claim and Maker is hereby discharged from liability on this alleged account and the obligation is suspended in accordance with law as codified at UCC §§ 3-310(b), 3-311, and §3-603.

Maker does not waive timeliness. However, if Payee/Debt Collector needs additional time, Payee/Debt Collector must present Maker with a written request for additional time within a reasonable time, setting forth the reasons Payee/Debt Collector requests extension of time, with good cause shown. The acceptability of any such request received by Maker from Payee/Debt Collector is conditional upon approval by Maker.

In the event this instrument is not presented for payment within a reasonable period of time, and there has been no request for an extension of time with good cause shown, Payee/Debt Collector tacitly consents and agrees that Payee/Debt Collector has no bona-fide verifiable claim regarding the alleged account.

Payee/Debt Collector tacitly consents and agrees that Debt Collector has a duty for preventing this alleged account from damaging Maker in any way, and that Debt Collector confesses judgment and Maker reserves the right for initiating a counterclaim against Debt Collector, and for filing a claim against the bond of any responsible party, including Debt Collector and all principals, agents, and assignees of Debt Collector, whose acts/omissions result in tort damages against Maker.

Dated: EIN # 30-0375913 TIN # 95-4866943
NDUGU ENTERPRISES, INC./BUFFALO SOLDIERS INSURANCE COMPANY, LLC
Respondent/Maker

Witness: Bernard L. Smith Witness: Birdie M. Smith

Authorized person indorse below. Print name and official title when presenting this instrument for payment. Government-issued ID with photograph required, i.e. only the following types of ID accepted: state-issued Drivers License; state-issued Identification Card; Passport.

PRIME PEOPLE PARTY, INC.
Printed Name of Indorser
1120 US NONPROFIT CORPORATION
Official Title of Indorser

ARTICLES OF INCORPORATION
Form of Photo Identification

IRS LETTER OF DETERMINATION
Form of Official Identification

PRIME PEOPLE PARTY, INC.
Signature of Indorser

Date of Presentment and Indorsement

Recording Requested by, and When Recorded Return to
Bernard L. Smith

(POB) P O BOX @ 2056 W. 105th ST
Re: Los Angeles, CA 90047
DIRECT DEPOSIT- ACCOUNT # 's
BOND ISSUANCE

Date:



Right Thumb Print

NDUGU ENTERPRISES, INC
PRIME PEOPLE PARTY, INC.
2056 W. 105th ST
Los Angeles, CA 90047
(323) 777-6357

NDUGU ENTERPRISES
NDUGU ENTERPRISES, INC. @ ~~MAIL.COM~~
PRIME PEOPLE PARTY, INC. @ ~~MAIL.COM~~

BUFFALO SOLDIERS INSURANCE COMPANY, LLC
PROFIT & LOSS STATEMENT
Beginning January 1st, 2010 Ending December 31st, 2011

ASSETS:

PRIVATE EQUITY PENSION FUND BONDS	\$ 150 BILLION DOLLARS
\$ 500 Tax-deductible Long Term Money Market Funds	\$ 500 BILLION DOLLARS
300 BUSINESS REVENUE	\$ 700 MILLION DOLLARS
200 Million Shares of Stock	\$ 600 MILLION DOLLARS
\$ 100 Annual Premiums x 6 Million	\$ 751.3 BILLION DOLLARS

LIABILITIES:

3 Million NDUGU Employees Health Insurance	\$ 300 MILLION DOLLARS
4 Million NDUGU Labor Union Health Insurance	\$ 400 MILLION DOLLARS
1 Million Low-Income Health Insurance	\$ 600 MILLION DOLLARS
Medical Research	\$ 1.4 BILLION DOLLARS
Health Care Providers Salaries	\$ 630 MILLION DOLLARS
Health Care Facilities	\$ 22 BILLION DOLLARS
Bonded Debt	\$ 40 BILLION DOLLARS
	\$ 55.330 BILLION DOLLARS

NET PROFIT :

\$ 685,970,000,000

This Financial Statement was prepared by : Bernard L. Smith

Bernard L. Smith, Chief Investment Officer
NDUGU ENTERPRISES, INC.

All financial agendas are confidential under LLC Section 6.5

My mailing address is :

Bernard L. Smith
P.O. Box ~~29-0056~~
~~Rebecca, CA 95571~~
P.O. BOX 799003
SAN DIEGO, CA 92179

Bernard L. Smith