



LOAN MODIFICATION AGREEMENT
LOAN EXTENSION AGREEMENT

"BORROWER"

This Loan Modification Agreement (hereinafter referred to as the "Agreement") is made and entered into this Fifteenth day of February, 1990, by and between VALLEY BANK OF NEVADA (hereinafter referred to as "Bank") AND ROGER R. BLOCK AND GAYLE P. BLOCK (hereinafter referred to as "Borrower") in connection with a Promissory Note or Note (hereinafter referred to as "Note") dated on or about June 12, 1989 in the original amount of \$ 684,000.00 secured by a Deed of Trust, Assignment of Rents and Security Agreement dated June 12, 1989 and a General Pledge Agreement dated June 12, 1989 and the collateral pledged thereunder

and upon which, interest at BR + 1.50 % per annum is paid to January 12, 1990.

WHEREAS, an additional advance in the sum of \$ N/A, evidenced by an additional Note dated N/A, 19, has been granted to Borrower.

NOW THEREFORE, request is hereby made that you accept payment of the current and/or available principal balance on the Note(s) of the \$ 380,000.00 at time or times, and in the following manner:

- MATURITY DATE AMENDED TO:
PAYMENT TERMS AMENDED TO:
INTEREST RATE AMENDED TO:
ADDITIONAL items/conditions to be modified:

Method of determination of interest rate calculation on the Note(s) will be one or more of the following:

- "Valley Bank of Nevada Base Rate shall mean the rate published most recently in the Wall Street Journal 'Money Market Rates', as the highest base rate on corporate loans at large U.S. money center commercial banks, whether that rate may be designated in said publication as a 'prime' rate, a 'base' rate, a 'reference' rate or otherwise, or in the event of a discontinuance of the publication of such rate by the Wall Street Journal, the Valley Bank of Nevada Base Rate shall be that rate established from time to time by the management of Valley Bank of Nevada only for the guidance of its loan officers whether or not that rate shall be otherwise published. The effective rate of interest hereunder shall change from time to time concurrently with each change in the Valley Bank of Nevada Base Rate".
Whenever the Valley Bank of Nevada Consumer Base Rate shall increase or decrease the interest payable hereunder shall increase or decrease by the same amount as the increase or decrease in the Consumer Base Rate. The rate will not increase or decrease more than once every six months and the interest rate payable hereunder will not decrease to less than percent % per annum during the life of the loan. The maximum interest rate increase at one time will be one percent (1%). The Consumer Base Rate is determined from time to time by Valley Bank of Nevada at its discretion based on the consideration of business and economic factors and is not tied to any specific index. The amount of each monthly payment will remain the same, but the number of monthly payments will increase or decrease to that number which will be required to pay the indebtedness in full.
Interest shall be calculated hereunder for the actual number of days that the principal is outstanding based on a year of (check one):
three hundred sixty (360) days, or three hundred sixty-five (365) days except in a leap year when the base will be three hundred sixty-six (366) days.

In the event any payment hereunder is received by holder more than ten (10) days, fifteen (15) days after it is due, Bank, at it's option, may assess a late charge of five percent (5%) of each overdue required payment (whether at Note rate or default rate). After maturity, default or demand, the rate of interest on any unpaid balance of principal shall be increased by two percent (2%) per annum above the rate of interest herein set forth until paid, both before and after judgment.

In consideration of Bank granting said modification/extension and acceptance thereof, and for forbearance to enforce payment except as hereinabove provided, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged. The indebtedness is evidenced by said Note(s) is hereby acknowledged and admitted, and the undersigned, jointly, severally, and unconditionally, promise to pay the same with the interest thereon within the time and in the manner provided for in said Note(s) and any deed of trust, security agreement, or other document. In further consideration of said modification/extension, presentment, demand of payment, protest, notice of dishonor, and notice of non-payment to the makers, endorsers, and guarantors are hereby waived.

Any and all security for said principal obligation held by Bank, including any encumbrance thereon, may be enforced by Bank concurrently or independently in such order as Bank may determine. With reference to any such security in addition to the encumbrance, Bank may, without consent, or notice to, any of the undersigned, exchange, substitute, or release such security without affecting the liability of the undersigned or any endorser or guarantor, Bank may release any one or more of the parties to the above obligation, or permit the liability of said party or parties to terminate without affecting the liability of any other party or parties liable thereon.

This Agreement is a modification/extension only and not a novation and except as expressly provided herein to the contrary, all of the terms and conditions of said Note(s) and any deed of trust, security agreement or other document(s) shall remain in full force and effect.

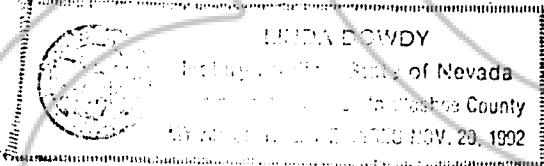
VALLEY BANK OF NEVADA

By: [Signature]
Pat Hon
Its: Real Estate Loan Officer

[Signature]
ROGER R. BLOCK
[Signature]
GAYLE P. BLOCK

STATE OF NEVADA)
) SS.
COUNTY OF WASHOE)

On December 9, 1990 personally appeared before me, a notary public, Pat Hon, personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that she executed the above instrument.



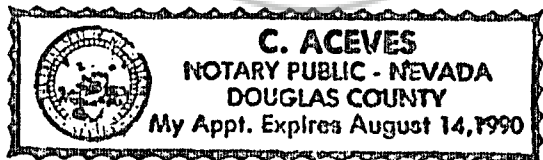
[Signature]
Notary Public

STATE OF NEVADA)
) SS.
COUNTY OF Douglas)

On February 15, 1990 personally appeared before me, a notary public, ROGER R. BLOCK and GAYLE P. BLOCK, personally known (or proved) to me to be the person(s) whose name(s) is/are subscribed to the above instrument who acknowledged that they executed the above instrument.

[Signature]

Notary Public
REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



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SUZANNE BEAUDREAU
RECORDER
\$6.00
DEPUTY
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