

When Recorded Mail to:
John R. Burgman
P.O. Box 1643
Gardnerville, Nevada 89410

F54654 CA/jc

NOTICE OF ADDITIONAL ADVANCE

Pursuant to the terms of a Deed of Trust recorded on JUNE 10, 1993,
in Book 610, at page 2196, Official Records, Douglas County, Nevada, as
Document No. 309439, Beneficiary has made an additional advance
in the amount of \$ 15,500.00, to ROBERT L. FRYMAN AND CATHLEEN L. FRYMAN
HUGH O. GARDNER AND DOROTHY L. GARDNER as Trustors, whose address is 3646 Fairway Drive
Cameron Park, CA 95682. The property pledged as Security in
the Deed of Trust referred to above for this advance is described as follows:

LOT 196, IN BLOCK D, AS SET FORTH ON FINAL MAP OF WILDHORSE UNIT 5, A
PLANNED UNIT DEVELOPMENT FILED FOR RECORD IN THE OFFICE OF THE COUNTY
RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON JANUARY 27, 1993, IN BOOK
193, PAGE 3866, AS DOCUMENT NO. 298258, OF OFFICIAL RECORDS OF DOUGLAS
COUNTY, NEVADA.
APN 21-333-04

Dated: JANUARY 27, 1994

STATE OF NEVADA)
COUNTY OF DOUGLAS)

ON JANUARY 27, 1994
personally appeared before
me, a Notary Public,
ROBERT L. FRYMAN AND
CATHLEEN L. FRYMAN
who acknowledged that they
executed the above instrument.

Suzanne Cheechov
Notary Public

Robert L. Fryman
ROBERT L. FRYMAN

Cathleen L. Fryman
CATHLEEN L. FRYMAN

Hugh O. Gardner
HUGH O. GARDNER

Dorothy L. Gardner
DOROTHY L. GARDNER



328567

BK0194PG5112

ALL-PURPOSE ACKNOWLEDGEMENT

State of CALIFORNIA

County of EL DORADO

On 1-21-94 before me, L. WILSON
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

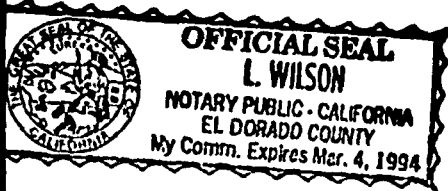
Personally appeared HUGH O. GARDNER AND DOROTHY L. GARDNER
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

L. Wilson

SIGNATURE OF NOTARY



CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL(S)
- CORPORATE OFFICER(S) _____ TITLE(S) _____
- PARTNER(S)
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- SUBSCRIBING WITNESS
- GUARDIAN/CONSERVATOR
- OTHER: _____

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

ATTENTION NOTARY: Although the information requested below is **OPTIONAL**, it could prevent fraudulent attachment of this certificate to unauthorized document.

**THIS CERTIFICATE
MUST BE ATTACHED
TO THE DOCUMENT
DESCRIBED AT RIGHT.**

Type or Type of Document _____

Number of Pages _____ Date of Document _____

Signer(s) Other Than Named Above _____

Form 1070

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

94 JAN 27 12:16

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BK0194PG5113

SUZANNE BEAUDREAU
RECORDER
PAID *ka* DEPUTY