

ADDITIONAL ADVANCE

THESE PRESENT, executed at Minden , Nevada, on January 5, 1996 , by the undersigned Trustor(s), and Beneficiary.

WITNESSETH THAT:

1. The undersigned parties are named respectively as Trustor(s), and Beneficiary in that certain Deed of Trust recorded in Book 0995, at Page 2862 and following of Trust Deeds, in the office of the County Recorder of DOUGLAS County, State of Nevada, and none of them has transferred any interest under or in connection with the same.

2. As of the date hereof said Beneficiary has made an additional loan of \$50,000.00 to said Trustor(s) evidence by a promissory note, executed and delivered by the Trustor(s) to the undersigned Beneficiary.

3. It has been and is hereby mutually agreed by and between the parties hereto that in addition to the obligations originally secured thereby, the Deed of Trust referred to in paragraph 1 hereof shall secure performance of all of the obligations evidenced by the promissory note referred to in Paragraph 2 above.

IN WITNESS WHEREOF, the undersigned parties have executed these presents.

TRUSTOR(S):

KEUPER KUSTOM HOMES, INC.

BY: SUSAN M. KEUPER, SECY/TREA

STATE OF NEVADA ) )SS. County of Douglas )

This instrument was acknowledged before me on January 8, 1996 by CAROL LEFCOURT, INVESTMENT COUNSELOR FOR JAY DUNCANSON, TRUSTEE

BENEFICIARY:

CAROL LEFCOURT BY: CAROL LEFCOURT,

INVESTMENT COUNSELOR FOR JAY DUNCANSON, TRUSTEE OF THE JAY DUNCANSON TRUST UNDER DECLARATION OF TRUST DATED MARCH 31, 1995 THIS DOCUMENT IS SIGNED IN COUNTER PART AND IS BEING RECORDED AS ONE DOCUMENT

WHEN RECORDED MAIL TO: WESTERN TITLE MINDEN BRANCH

FOR RECORDER'S USE

Notary Public JANET LEE HARDY



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