

ADDITIONAL ADVANCE

And Modification of Deed of Trust and Promissory Note

THESE PRESENT, executed at Stateline , Nevada, on December 23, 1997 , 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 --- , at Page ----- , Doc. No. 2045870 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.
**November 7, 1996

2. As of the date hereof said Beneficiary has made an additional loan of \$25,000.00 to said Trustor(s) evidence by ~~XXXXXXXXXXXXXXXXXXXX~~ executed and delivered by the Trustor(s) to the undersigned Beneficiary.
**this Modification of Deed of Trust and Additional Advance. Said loan is hereby extended to be due and payable on or before DECEMBER 1, 1999

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 ~~XXXXXXXXXXXXXXXXXXXX~~ ~~XXXXXXXXXXXXXXXXXXXX~~ dated 11/7/96 , ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.
THE NEW PRINCIPAL BALANCE EFFECTIVE DECEMBER 31, 1997 IS \$125,000.00 .

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

TRUSTOR(S):
Gregory K. Zoeller

BENEFICIARY:
R. Stephen Hardy

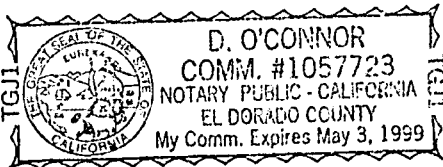
STATE OF NEVADA)
County of El Dorado) SS.

This instrument was acknowledged before me on 1-6-98 by Gregory K. Zoeller & R. Stephen Hardy

THIS DOCUMENT IS RECORDED AS AN ACCOMMODATION ONLY and without liability for the consideration therefor, or as to the validity or sufficiency of said instrument, or for the effect of such recording on the title of the property involved.

WHEN RECORDED MAIL TO:
R. Stephen Hardy
PO BOX 12365
Zephyr Cove, NV 89449

Notary Public



FOR RECORDER'S USE
REQUESTED BY WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA
98 JAN 12 P1:01
LINDA SLATER RECORDER
\$7.00 PAID DEPUTY

BK0198PG1300