

When Recorded Mail:  
Lyder 983 Fairway  
Gardnerville, NV 89410 **Promissory Note**

**THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY, NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY, NOR AS TO ITS AFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.**

**FIRST AMERICAN TITLE CO.**

**Principal Amount \$100,000**

**Date: June 3, 2002**

For value received, the undersigned hereby jointly and severally promise to pay to the order of Lyle Lyder and Jayne Lyder, Trustees of the Lyle Lyder and Jayne Lyder Family Trust, the sum of One Hundred Thousand .....Dollars (\$100,000), together with interest thereon at the rate of 10% per annum on the unpaid balance.

Said sum shall be paid in the manner following: Interest only payments of \$833.33 per month, with the entire principal balance due five (5) years from June 3, 2002. Note to contain NO prepayment penalty.

All payments shall be first applied to interest and the balance of payments to principal. This note may be prepaid, at any time, in whole or part, without penalty.

This note shall at the option of any holder thereof be immediately due and payable upon the occurrence of any of the following: 1) failure to make any payment due hereunder within 30 days of its due date. 2) Breach of any condition of any security interest, mortgage, loan agreement, pledge agreement or guarantee granted as collateral security for this note. 3) Breach of any condition of any loan agreement, security agreement or mortgage, if any, having a priority over any loan agreement, security agreement or mortgage on collateral granted, in whole or in part, as collateral security for this note. 4) Upon death, incapacity, dissolution or liquidation of any of the undersigned, or any endorser, guarantor to surety hereto. 5) Upon the filing by any of the undersigned of an assignment for the benefit of creditors, bankruptcy or other form of insolvency, or by suffering an involuntary petition in bankruptcy or receivership not vacated within thirty (30) days.

In the event this note shall be in default and placed for collection, then the undersigned agree to pay all reasonable attorney fees and costs of collection. Payments not made within five (5) days of due date shall be subject to a late charge of 10% of said payment. All payments hereunder shall be made to such address as may from time to time be designated by any holder.

The undersigned and all other parties to this note, whether as endorsers, guarantors or sureties, agree to remain fully bound until this note shall be fully paid and waive demand, presentment and protest and all notices hereto and further agree to remain bound, notwithstanding any extension, modification, waiver, or other indulgence or discharge or release of any collateral granted as security for this note.

**0543886**

**BK 0602PG01252**

No modification or indulgence by any holder hereof shall be binding unless in writing; and any indulgence on any one occasion shall not be an indulgence for any other or future occasion. Any modification or change in terms, hereunder granted by any holder hereof, shall be valid and binding upon each of the undersigned, notwithstanding the acknowledgement of any of the undersigned, and each of the undersigned does hereby irrevocably grant to each of the others a power of attorney to enter into any such modification on their behalf. The rights of any holder hereof shall be cumulative and not necessarily successive. This note shall take effect as a sealed instrument and shall be construed, governed and enforce in accordance with the laws of the state of Nevada.

Witnessed: June 3, 2002

\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Borrower (Robert L. Wigton)

\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Borrower (Susan L. Bullard)

0543886

BK 0602 PG 01253



State of Nevada  
County of Douglas

This instrument was acknowledged before me on June 3, 2002 by  
Robert L. Wixten and Susan C. Bullard.

[Signature]  
Notarial Officer

COPY

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 JUN -5 PM 3:49

LINDA SLATER  
RECORDER

\$16<sup>00</sup> PAID [Signature] DEPUTY

0543886

BK0602PG01254