

APN: 1219-03-002-062

When recorded mail to:

Heritage Bank  
1401 S. Virginia Street  
Reno NV 89502

23707157

ADDITIONAL ADVANCE AGREEMENT

AGREEMENT, made this 13th day of June 2003 between Larry Lee Lackey and Joyce M Lackey, Husband and Wife as Joint Tenants and HERITAGE BANK OF NEVADA;

WHEREAS Larry Lee Lackey and Joyce M Lackey, did on July 8, 2002 execute and deliver unto the Bank a Note in the sum of Two Hundred Thirty Two Thousand Five Hundred and No/100 Dollars (U.S. \$232,500.00), for the payment of said principal sum together with interest thereon at the rate and upon the terms as more fully set forth in said Note; and which Note is secured by a Deed of Trust of even date executed by Larry Lee Lackey and Joyce M Lackey, therewith which Deed of Trust was recorded under Document Number 0547021, Official Records of Douglas County, State of Nevada, and which Deed of Trust covered the premises described as follows:

Lot 9, as shown on the official map of Jones Ranch Acres, filed in the office of the county recorder of Douglas County, State of Nevada, on July 5, 1979, as Document No. 34026, and Certificate of Amendment recorded June 18, 1981, in Book 681, Page 1628, as Document No. 57434

The undersigned are now the record Grantor and Beneficiary respectively, with respect to said Deed of Trust, and said Beneficiary as of the date hereof has made an additional loan in the amount of Three Hundred Eighty Eight Thousand and No/100 Dollars (U.S. \$388,000.00).

WHEREAS, the Bank is the holder of said Note and Deed of Trust; and there is now due and owing the sum of Six Hundred Twenty Thousand Five Hundred and 00/100 Dollars (U.S. \$620,500.00), with interest thereon at the rate of Six and percent (6.00%) per annum from June 13, 2003, said indebtedness being payable by consecutive monthly payments of interest on the 13th day of each month until June 13, 2004. At which time any remaining indebtedness of principal and accrued interest will be due and payable.

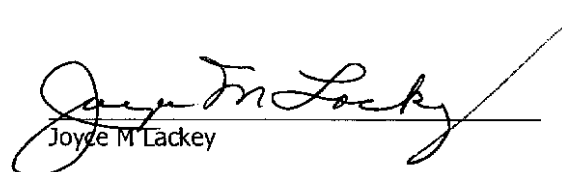
There are no offsets or defenses to the said Note and Deed of Trust or to the amount of the debt as hereinbefore set forth.

Except as modified by this Agreement, all the provisions of said Note and Deed of Trust are and shall remain in full force and effect and are and shall be performed by the Transferee.

This Agreement shall be binding upon and inure to the benefit of the Parties hereto, their legal representatives, heirs, administrators, executors, successors and assigns.

IN WITNESS WHEREOF, the Parties hereto have hereunto affixed their signatures the day and year in this Agreement first above written.

  
Larry Lee Lackey

  
Joyce M Lackey

0580817

BK0603PG11100



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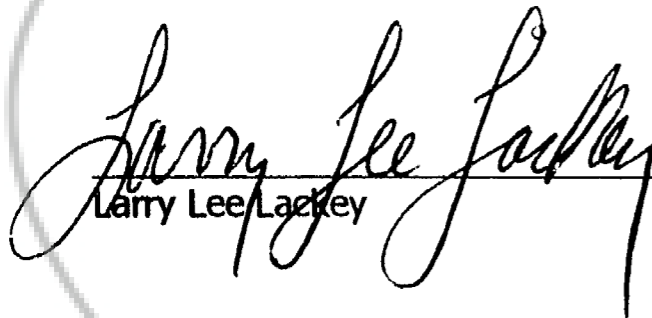
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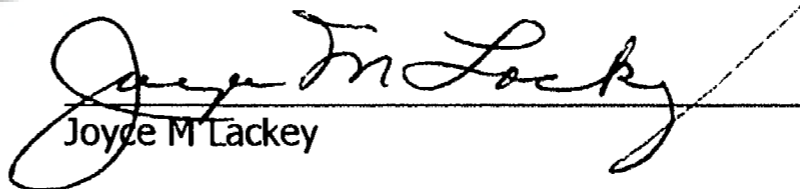
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Joyce M Lackey

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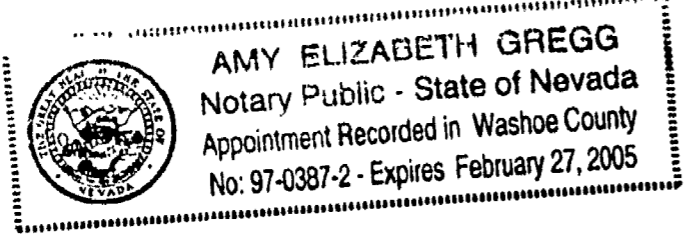
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HERITAGE BANK OF NEVADA

BY: Larry Finstad  
Larry Finstad, Vice President

STATE OF NEVADA )  
                          )SS.  
COUNTY OF WASHOE)

On this 12<sup>th</sup> of June, 2003, personally appeared before me, a Notary Public,  
Larry Finstad, who acknowledged to me that he executed the above  
instrument



Amy Gregg  
Notary Public

STATE OF NEVADA )  
                          )SS.  
COUNTY OF ~~WASHOE~~ DOUGLAS

On this June 16, 2003, personally appeared before me, a Notary Public,  
Larry Lee Lackey and Joyce M. Lackey, who acknowledged to me that he executed the above  
instrument



Susan Lapin  
Notary Public

REQUESTED BY  
**MARQUIS TITLE & ESCROW**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 JUN 20 PM 4: 10

WERNER CHRISTEN  
RECORDER

\$15<sup>00</sup> PAID Kg DEPUTY

0580817  
BK0603PG11101

