A.P.N. # 1320-33-714-060

ESCROW NO. 050801113

RECORDING REQUESTED BY:

STEWART TITLE COMPANY

DOC # 0643111
04/29/2005 10:54 AM Deputy: KLJ
OFFICIAL RECORD
Requested By:
STEWART TITLE

Douglas County - NV Werner Christen - Recorder Page: 1 Of 2 Fee: 1

Page: 1 Of 2 Fee: BK-0405 PG-12483 RPTT:



15.00

WHEN RECORDED MAIL TO:

PENFIELD AND LOCOCO C/O Western Title INSTALLMENT COLLECTIONS 500 Damonte Ranch Pkwy Ste 657 Reno, Nv 89521

(Space Above For Recorder's Use Only)

NOTICE OF ADVANCE UNDER DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: THAT WHEREAS, the undersigned, DAVID W. CARNEY and JUDY R. CARNEY, Husband and WifeTrustor by a certain Deed of Trust dated June 30, 2004 and recorded July 8, 2004 in the office of the County Recorder of the County of DOUGLAS, State of Nevada, Instrument No. 618215, Book 0704, at Page 2867-2871, granted and conveyed the real property therein described to STEWART TITLE OF DOUGLAS COUNTY as Trustee, to secure the payment of certain promissory note of even date therewith for \$25,000.00 in favor of DONALD PENFIELD and LINDA PENFIELD, Husband and Wife and FRANK LOCOCO, TRUSTEE OF THE FRANK LOCOCO 2000 TRUST, as Beneficiary. AND WHEREAS, the Deed of Trust hereinabove referred to provides that the same also is given as security for the payment of such additional sum or sums as may thereafter by said Beneficiary be loaned or advanced said Trustor.

AND WHEREAS, DONALD PENFIELD and LINDA PENFIELD, Husband and Wife, Beneficiary under said Deed of Trust has this day advanced to said Trustor the sum of \$20,000.00, and the said Trustor has executed a certain promissory note in said sum in favor of said Beneficiary which note is intended to be secured under the terms of the Deed of Trust hereinabove referred to.

NOW THEREFORE, the undersigned Trustor in said Deed of Trust mentioned hereby acknowledged the payment of said sum of \$45,000.00 and certifies that the promissory note evidencing said sum is given to evidence an advance as provided by said Deed of Trust.

The real property described in said Deed of Trust and affected by these presents is situated in the City of GARDNERVILLE, County of DOUGLAS, State of Nevada, for a particular description of which reference is hereby made to said Deed of Trust and the record thereof, all of which are

hereby referred to and made a part hereof. In this instrument, whenever the context so requires, the singular number includes the plural.

DAVID W. CARNEY

JUDY R. CARNEY

STATE OF NEVADA }

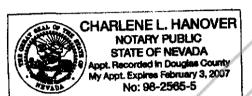
}ss.

COUNTY OF DOUGLAS}

This instrument was acknowledged before me on 4/29/2005 by, DAVID W. CARNEY AND JUDY R. CARNEY

Signature

Arless Transministration Notary Public



BK- 0405 PG-12484 04/29/2005