

A.P.N.: 1220-16-310-080  
Escrow No.: 250506

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 31 Fee: 44.00  
BK-1005 PG-13652 RPTT: 0.00

Mail to:  
Marquis Title & Escrow Inc  
Attn: I.C. Department 1195-03  
1520 US Hwy 395 N.  
Gardnerville, NV 89410



**AGREEMENT FOR ADDITIONAL ADVANCE AND  
MODIFICATION OF  
PROMISSORY NOTE SECURED BY DEED OF TRUST**

THIS AGREEMENT entered into this 17th day of October, 2005 by and between: K.M. KROYER, Trustee of THE K.M. KROYER TRUST, dated May 10, 2001, as to an undivided \$103,000.00 interest; RICHARD W. WISHON and DEBORAH WISHON, husband and wife as joint tenants, as to an undivided \$50,000.00 interest; HARRY C. FRY, an unmarried man, as to an undivided \$150,000.00 interest; CHARLES LEE and EDITH LEE, husband and wife as joint tenants with right of survivorship, as to an undivided \$55,000.00 interest; H. MARLON HENVIT and DORIS HENVIT, husband and wife, as to an undivided \$12,000.00 interest; KIM SIMPSON, an unmarried woman, as to an undivided \$30,000.00 interest; CAROLE M. DIAMOND, Trustee of THE CAROLE M. DIAMOND, M.D., LIVING TRUST, dated November 18, 1992, which declaration was amended and restated on June 2, 1994, as to an undivided \$425,000.00 interest; ARNOLD JESSICK, an unmarried man, as to an undivided \$20,000.00 interest; TROY D. GRIGGS and MARTHA A. GRIGGS, husband and wife as joint tenants, as to an undivided \$10,000.00 interest; JEAN PIERRE IRISSARRY, Trustee of THE JEAN PIERRE IRISSARRY 1993 REVOCABLE TRUST, as to an undivided \$20,000.00 interest; JERALD L. GOEHRING, Trustee of THE GOEHRING TRUST, dated February 1, 1993, as to an undivided \$100,000.00 interest

CORNERSTONE CONSTRUCTION, LLC a Nevada Limited Liability Company

Beneficiary(ies); and

Trustor(s);

**WITNESSETH:**

WHEREAS, said Trustor(s) have heretofore, to-wit, executed that certain Deed of Trust in favor of said Beneficiary(ies) securing a Promissory Note in the original amount of \$975,000.00

Said Deed of Trust is dated October 14, 2004 and was recorded on October 27, 2004

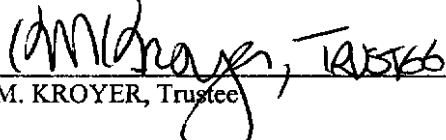
in Book 1004, at Page 11780, as Document No. 627826

Official Records of Douglas County, State of Nevada

with the present existing principal balance in the amount of \$975,000.00

WHEREAS, all parties hereto desire to modify the terms of said Promissory Note referred to above as follows:

1. TO EXTEND THE MATURITY DATE TO MAY 1, 2006, ALL OTHER TERMS REMAIN THE SAME.
2. TO INCREASE THE AMOUNT SECURED THEREBY FROM \$975,000.00 TO \$1,500,000.00, AND TO ADD A NEW EXHIBIT "A" (IN THE FORM ATTACHED HERETO) THERETO THAT REFLECT ALL PRESENT BENEFICIARIES.

  
K.M. KROYER, Trustee

\_\_\_\_\_  
RICHARD W. WISHON

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DEBORAH WISHON

\_\_\_\_\_  
HARRY C. FRY

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CHARLES LEE

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EDITH LEE

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H. MARLON HENVIT

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DORIS HENVIT

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KIM SIMPSON

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CAROLE M. DIAMOND, Trustee

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ARNOLD JESSICK

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TROY D. GRIGGS

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MARTHA A. GRIGGS

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JEAN PIERRE IRISSARRY, Trustee

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JERALD L. GOEHRING, Trustee

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LARRY E. PORTER

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CINDIE L. PORTER

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HERBERT RUPPEL, Trustee

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EDELTRAUT RUPPEL, Trustee

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K.M. KROYER, Trustee

*Deborah Wishon*  
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DEBORAH WISHON

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CHARLES LEE

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H. MARLON HENVIT

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KIM SIMPSON

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ARNOLD JESSICK

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MARTHA A. GRIGGS

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JERALD L. GOEHRING, Trustee

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CINDIE L. PORTER

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EDELTRAUT RUPPEL, Trustee

*Richard W. Wishon*  
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RICHARD W. WISHON

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HARRY C. FRY

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EDITH LEE

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DORIS HENVIT

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CAROLE M. DIAMOND, Trustee

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TROY D. GRIGGS

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CHARLES LEE

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H. MARLON HENVIT

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KIM SIMPSON

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ARNOLD JESSICK

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MARTHA A. GRIGGS

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JERALD L. GOEHRING, Trustee

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CINDIE L. PORTER

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EDELTRAUT RUPPEL, Trustee

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RICHARD W. WISHON

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HARRY C. FRY

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EDITH LEE

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DORIS HENVIT

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RICHARD W. WISHON

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DEBORAH WISHON

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HARRY C. FRY

*Charles Lee*  
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CHARLES LEE

*Edith Lee*  
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EDITH LEE

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H. MARLON HENVIT

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DORIS HENVIT

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KIM SIMPSON

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CAROLE M. DIAMOND, Trustee

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ARNOLD JESSICK

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MARTHA A. GRIGGS

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JEAN PIERRE IRISSARRY, Trustee

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JERALD L. GOEHRING, Trustee

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LARRY E. PORTER

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CINDIE L. PORTER

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DEBORAH WISHON

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HARRY C. FRY

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CHARLES LEE

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EDITH LEE

*H. Marlon Henvit*  
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H. MARLON HENVIT

*Doris Henvit*  
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DORIS HENVIT

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KIM SIMPSON

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CAROLE M. DIAMOND, Trustee

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ARNOLD JESSICK

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TROY D. GRIGGS

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MARTHA A. GRIGGS

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CHARLES LEE

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EDITH LEE

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H. MARLON HENVIT

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DORIS HENVIT

*Kim Simpson*  
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KIM SIMPSON

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CAROLE M. DIAMOND, Trustee

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ARNOLD JESSICK

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TROY D. GRIGGS

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MARTHA A. GRIGGS

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DEBORAH WISHON

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HARRY C. FRY

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CHARLES LEE

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EDITH LEE

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H. MARLON HENVIT

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DORIS HENVIT

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KIM SIMPSON

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*Carole M Diamond TTE*  
CAROLE M. DIAMOND, Trustee

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ARNOLD JESSICK

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TROY D. GRIGGS

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MARTHA A. GRIGGS

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JEAN PIERRE IRISSARRY, Trustee

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JERALD L. GOEHRING, Trustee

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DORIS HENVIT

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KIM SIMPSON

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CAROLE M. DIAMOND, Trustee

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*Arnold Jessick*  
ARNOLD JESSICK

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TROY D. GRIGGS

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MARTHA A. GRIGGS

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JEAN PIERRE IRISSARRY, Trustee

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JERALD L. GOEHRING, Trustee

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HARRY C. FRY

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CHARLES LEE

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EDITH LEE

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H. MARLON HENVIT

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DORIS HENVIT

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KIM SIMPSON

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EDITH LEE

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DORIS HENVIT

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KIM SIMPSON

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CAROLE M. DIAMOND, Trustee

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ARNOLD JESSICK

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TROY D. GRIGGS

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MARTHA A. GRIGGS

*Jean Pierre Iriessary Trustee*  
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JEAN PIERRE IRISSARY, Trustee

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JERALD L. GOEHRING, Trustee

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LARRY E. PORTER

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CINDIE L. PORTER

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CHARLES LEE

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EDITH LEE

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H. MARLON HENVIT

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DORIS HENVIT

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TROY D. GRIGGS

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MARTHA A. GRIGGS

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JEAN PIERRE IRISSARRY, Trustee

*Jerald L. Goehring Trustee*  
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JERALD L. GOEHRING, Trustee

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LARRY E. PORTER

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CINDIE L. PORTER

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HARRY C. FRY

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CAROLE M. DIAMOND, Trustee

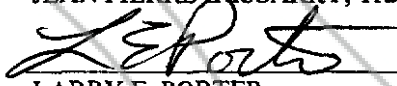
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EDITH LEE

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MARTHA A. GRIGGS

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JEAN PIERRE IRISSARRY, Trustee

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JERALD L. GOEHRING, Trustee

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LARRY E. PORTER

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CINDIE L. PORTER

*Herbert Ruppel Trustee*  
\_\_\_\_\_  
HERBERT RUPPEL, Trustee

*Edeltraut Ruppel Trustee*  
\_\_\_\_\_  
EDELTRAUT RUPPEL, Trustee



BORROWER

CORNERSTONE CONSTRUCTION, LLC

Mark Buckingham <sup>Manager</sup> 10/26/05  
By: Mark Buckingham Its:

By: Donal Keith Its:

By: Jarrod J. Meyer Its:

STATE OF Nevada  
COUNTY OF Douglas

On Oct. 26, 2005, before me, a notary public, personally appeared  
Mark Buckingham  
personally known (or proved) to me to be the person whose name is subscribed to the above  
instrument who acknowledged that he executed the instrument.

[Signature]  
Notary Public



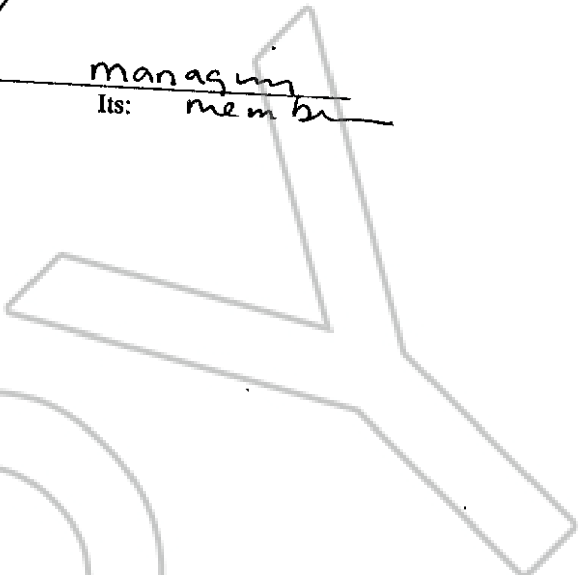
BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: managing member

By: Jarrod J. Meyer Its: \_\_\_\_\_



STATE OF Nevada  
COUNTY OF Douglas

On Oct. 26, 2005, before me, a notary public, personally appeared

Donal Keith

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

[Signature]  
Notary Public

 **SUSAN LAPIN**  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 02-74683-5 - Expires March 21, 2006





BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_

Jarrold J. Meyer Managing Member  
By: Jarrod J. Meyer Its: \_\_\_\_\_

STATE OF Nevada  
COUNTY OF Douglas

On Oct. 26, 2005, before me, a notary public, personally appeared

Jarrold J. Meyer

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

[Signature]  
Notary Public



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its:

By: Donal Keith Its:

By: Jarrod J. Meyer Its:

STATE OF Nevada  
COUNTY OF Douglas

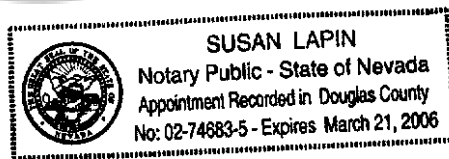
On Oct. 27, 2005, before me, a notary public, personally appeared

K.M. Kroger

personally known (or proved) to me to be the person whose name is subscribed to the above

instrument who acknowledged that he executed the instrument.

  
Notary Public



**CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**

State of California

County of LOS ANGELES

} ss.

On OCTOBER 24, 2005, before me, SHERI M. HAMADA, NOTARY PUBLIC,  
Date Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared RICHARD W. WISHON AND DEBORAH WISHON,  
Name(s) of Signer(s)

personally known to me

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Sheri M. Hamada

Signature of Notary Public

Place Notary Seal Above

**OPTIONAL**

*Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.*

**Description of Attached Document**

Title or Type of Document: AGREEMENT FOR ADDITIONAL ADVANCE AND MODIFICATION OF PROMISSORY NOTE SECURED BY DEED OF TRUST

Document Date: OCTOBER 17, 2005 Number of Pages: 4

Signer(s) Other Than Named Above: \_\_\_\_\_

**Capacity(ies) Claimed by Signer(s)**

Signer's Name: \_\_\_\_\_

- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_

RIGHT THUMBPRINT OF SIGNER  
Top of thumb here

Signer Is Representing: \_\_\_\_\_

Signer's Name: \_\_\_\_\_

- Individual
- Corporate Officer — Title(s): \_\_\_\_\_
- Partner —  Limited  General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: \_\_\_\_\_

RIGHT THUMBPRINT OF SIGNER  
Top of thumb here

Signer Is Representing: \_\_\_\_\_



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_

By: Jarrod J. Meyer Its: \_\_\_\_\_

STATE OF Nevada  
COUNTY OF Douglas

On Oct. 20, 2005, before me, a notary public, personally appeared

Harry C. Fry

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

  
Notary Public



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its:

By: Donal Keith Its:

By: Jarrod J. Meyer Its:

STATE OF Nevada  
COUNTY OF Douglas

On Oct-26, 2005, before me, a notary public, personally appeared

Charles Lee and Edith Lee

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that they executed the instrument.

  
Notary Public



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_

By: Jarrod J. Meyer Its: \_\_\_\_\_


STATE OF Nevada  
COUNTY OF Douglas

On Oct. 25, 2005, before me, a notary public, personally appeared

H. Maxton Henvit and Doris Henvit

personally known (or proved) to me to be the person whose name is subscribed to the above

instrument who acknowledged that they executed the instrument.

  
Notary Public

 SUSAN LAPIN  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 02-74683-5 - Expires March 21, 2006

BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its:

By: Donal Keith Its:

By: Jarrod J. Meyer Its:

STATE OF Nevada  
COUNTY OF Douglas

On OCT. 27, 2005, before me, a notary public, personally appeared

Kim Simpson

personally known (or proved) to me to be the person whose name is subscribed to the above

instrument who acknowledged that She executed the instrument.

  
Notary Public

 **SUSAN LAPIN**  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 02-74683-5 - Expires March 21, 2006

BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_

By: Jarrod J. Meyer Its: \_\_\_\_\_

STATE OF Nevada  
COUNTY OF Douglas

On Oct. 20, 2005, before me, a notary public, personally appeared

Carole M. Diamond

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that She executed the instrument.

  
\_\_\_\_\_  
Notary Public





BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its:

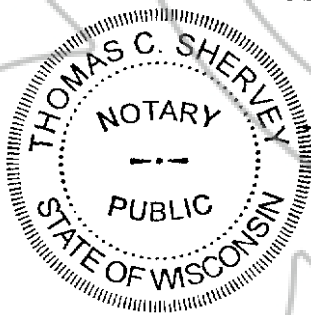
By: Donal Keith Its:

By: Jarrod J. Meyer Its:

STATE OF *Wisconsin*  
COUNTY OF *Barron*

On *October 26*, 2005, before me, a notary public, personally appeared  
*Arndt Sessick*

personally known (or proved) to me to be the person whose name is subscribed to the above  
instrument who acknowledged that *he* executed the instrument.



*Thomas C. Shervey*

Notary Public

*My Commission Expires March 25, 2007*



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its:

By: Donal Keith Its:

By: Jarrod J. Meyer Its:

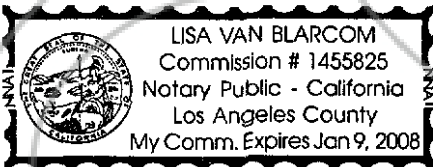
STATE OF California  
COUNTY OF Los Angeles

On October 20, 2005, before me, a notary public, personally appeared

Troy D. Griggs and Martha A. Griggs,

personally known (or proved) to me to be the persons whose names <sup>are</sup> subscribed to the above

instrument who acknowledged that they executed the instrument.



Lisa Van Blarcom  
Notary Public



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_


By: Jarrod J. Meyer Its: \_\_\_\_\_


STATE OF Nevada  
COUNTY OF Douglas

On Oct. 20, 2005, before me, a notary public, personally appeared

Jean Pierre Trissary

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

  
Notary Public

 **SUSAN LAPIN**  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 02-74683-5 - Expires March 21, 2006

BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_

By: Jarrod J. Meyer Its: \_\_\_\_\_

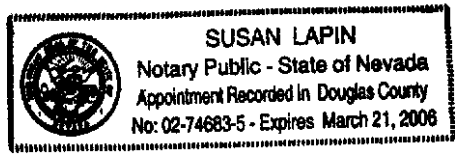
STATE OF Nevada  
COUNTY OF Douglas

On Oct 26, 2005, before me, a notary public, personally appeared

Jerald L. Goehring

personally known (or proved) to me to be the person whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

  
Notary Public



BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its: \_\_\_\_\_

By: Donal Keith Its: \_\_\_\_\_

By: Jarrod J. Meyer Its: \_\_\_\_\_

STATE OF Nevada  
COUNTY OF Douglas


On Oct - 27, 2005, before me, a notary public, personally appeared

LARRY E. PORTER AND CINDIE L. PORTER

personally known (or proved) to me to be the person whose name is subscribed to the above

instrument who acknowledged that they executed the instrument.

  
Notary Public

 SUSAN LAPIN  
Notary Public - State of Nevada  
Appointment Recorded in Douglas County  
No: 02-74683-5 - Expires March 21, 2006

BORROWER

CORNERSTONE CONSTRUCTION, LLC

By: Mark Buckingham Its:

By: Donal Keith Its:

By: Jarrod J. Meyer Its:

STATE OF Nevada  
COUNTY OF Douglas

On Oct. 26, 2005, before me, a notary public, personally appeared

Edeltraut Ruppel and Herbert Ruppel

personally known (or proved) to me to be the person whose name is subscribed to the above

instrument who acknowledged that they executed the instrument.

  
Notary Public



EXHIBIT "A"

EXISTING BENEFICIARIES:

K.M. KROYER, Trustee of THE K.M. KROYER TRUST, dated May 10, 2001, as to an undivided \$103,000.00 interest; RICHARD W. WISHON and DEBORAH WISHON, husband and wife as joint tenants, as to an undivided \$50,000.00 interest; HARRY C. FRY, an unmarried man, as to an undivided \$150,000.00 interest; CHARLES LEE and EDITH LEE, husband and wife as joint tenants with right of survivorship, as to an undivided \$55,000.00 interest; H. MARLON HENVIT and DORIS HENVIT, husband and wife, as to an undivided \$12,000.00 interest; KIM SIMPSON, an unmarried woman, as to an undivided \$30,000.00 interest; CAROLE M. DIAMOND, Trustee of THE CAROLE M. DIAMOND, M.D., LIVING TRUST, dated November 18, 1992, which declaration was amended and restated on June 2, 1994, as to an undivided \$425,000.00 interest; ARNOLD JESSICK, an unmarried man, as to an undivided \$20,000.00 interest; TROY D. GRIGGS and MARTHA A. GRIGGS, husband and wife as joint tenants, as to an undivided \$10,000.00 interest; JEAN PIERRE IRISSARRY, Trustee of THE JEAN PIERRE IRISSARRY 1993 REVOCABLE TRUST, as to an undivided \$20,000.00 interest; JERALD L. GOEHRING, Trustee of THE GOEHRING TRUST, dated February 1, 1993, as to an undivided \$100,000.00 interest

NEW BENEFICIARIES:

LARRY E. PORTER and CINDIE L. PORTER, husband and wife as Joint Tenants as to an undivided \$105,000.00 interest; JERALD L. GOEHRING, Trustee of THE GOEHRING TRUST, dated February 1, 1993, as to an undivided \$100,000.00 interest; HERBERT RUPPEL and EDEL TRAUT RUPPEL, Trustees of THE RUPPEL FAMILY TRUST DATED OCTOBER 15, 1997 as to an undivided \$30,000.00 interest; HARRY C. FRY, an unmarried man, as to an undivided \$290,000.00 interest