

Loan 210436

In consideration of the making of an additional loan of \$ 31,897.12 by The Federal Land Bank of Berkeley to the undersigned borrower, it is hereby agreed:

(1) That said additional loan is evidenced by a promissory note signed by the undersigned borrower, dated February 12, 1975, payable with interest at the rate of 9.0 percent per annum, and is made as an advance under the terms of and is secured by that certain deed of trust or mortgage recorded November 17, 1965 in Book 9 of Official Records at page 159, Eureka County, Nevada

(2) That the unmatured balance of my existing indebtedness in the amount of \$17,102.88 payable to the said bank, evidenced by a promissory note or notes of earlier date, and secured by the above-referred-to deed of trust or mortgage, together with the indebtedness evidenced by the promissory note given for said additional loan, shall be and hereby is reamortized, and the undersigned borrower, jointly and severally, agrees to pay the total amount of \$49,000.00, together with interest thereon or on the reduced balances thereof, to said bank at its office in Berkeley, California, in installments as follows: On December 1, 1975 a principal payment of \$1,043.77 and all interest then accrued on \$17,102.88 at 5.5 percent per annum and a principal payment of \$376.59 and all interest then accrued on \$31,897.12 at 9.0 percent per annum; on December 1, 1976, and every 12 months thereafter, to and including December 1, 1978, consecutive installments of \$1,984.43 each, consisting of principal and interest accrued on \$17,102.88 or the unpaid balances thereof at 5.5 percent per annum, and consecutive installments of \$3,247.33 each, consisting of principal and interest accrued on \$31,897.12 or the unpaid balances thereof at 9.0 percent per annum; on December 1, 1979, and every 12 months thereafter, until all principal and interest shall have been paid in full, consecutive installments of \$4,600.13 each, consisting of principal and interest accrued on the unpaid principal balances at the new-loan contract interest rate in effect on December 1, 1978

(3) That the rates of interest accrual recited in paragraph (2) above are subject to change. At such time as the new-loan interest rate of the Federal Land Bank of Berkeley is either increased or decreased, the interest accrual on the indebtedness evidenced by the above-referred-to notes will be adjusted to the then effective new-loan rate; provided however that the rate of interest accrual on that portion of the indebtedness bearing the lesser interest rate will not be increased prior to December 1, 1978. Upon any adjustment in the rate of interest, the principal portion of the installments of principal and interest shall be increased or decreased so that the indebtedness will be paid within the remaining term of the loan.

(4) That the borrower shall have the privilege of paying in advance the entire principal or any number of extra installments of principal or any portion thereof; provided that all additional principal payments that may be made shall be applied first on the portion of the indebtedness bearing interest at the lower rate. Such additional payments on principal shall not operate to reduce or extend thereafter the payments herein contracted to be made but shall operate only to discharge the loan at an earlier date.

(5) That if any payment of principal or interest herein provided for is not paid when due, then such payment shall draw simple interest at the rate of 11.0 percent per annum from the date of such default until paid; provided that at such time as the interest rate on the unmatured principal portion of the indebtedness is adjusted, the rate of interest accrual on items in default may likewise be adjusted and shall be the default interest rate in effect for new loans at that time.

(6) Each of the undersigned not already personally liable hereby assumes said deed of trust or mortgage and agrees to pay the related indebtedness.

(7) In all appropriate instances hereinabove the singular shall include the plural.

Dated: February 12, 1975

Paul Sansinena
Paul Sansinena Borrower

Teresa Sansinena
Teresa Sansinena Borrower

THE FEDERAL LAND BANK OF BERKELEY
[Signature]
Vice President

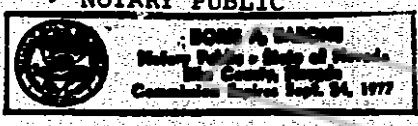


Form 1227-E (Rev.7-73) FLB Berkeley, Reamortization and Additional-Loan Agreement
Advance (Multiple interest rates)

STATE OF Nevada)
COUNTY OF Essex) SS.

On February 28, 1975, personally appeared before me, a Notary Public, PAUL SANSINENA and TERESA SANSINENA, who acknowledged to me that they executed the foregoing instrument.

James A. Babone
NOTARY PUBLIC



RECORDED AT THE REQUEST OF First American Title Co. of Nevada
on March 3, 1975, at 02 mins. past 8 A. M.
Book 51 of OFFICIAL RECORDS, page 75-76 *Records of*
ESSEX COUNTY, NEVADA *James A. Babone*
File No. 59791 Fee 4.00
FILE NO. 59791

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