

WHEREAS, Borrower has applied to Lender for an additional loan for ONE HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$150,000.00) (hereinafter referred to as "Additional Loan"), which shall be evidenced by Borrower's Promissory Note per the form attached hereto as Exhibit "A"; and

WHEREAS, Lender has approved the Borrower's application for an Additional Loan with certain conditions being attached thereto, to which Borrower has consented.

NOW, THEREFORE, in consideration of the premises and other good and valuable considerations, it is stipulated and agreed as follows:

1. NOTE: Lender shall make to the Borrower and Borrower shall accept from the Lender an Additional Loan in the amount of ONE HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$150,000.00), which Loan shall be evidenced by the Borrower's Note and other security instruments described herein. The proceeds of the Loan shall be advanced by Lender in the manner as set forth in Exhibit "B" hereof.

2. SECURITY: The security for the Additional Loan shall be:

Jal
10/11/11 (a) A second ^{MORTGAGE} ~~Deed of Trust~~ lien on the real property presently owned by the Borrower and encumbered by Lender's first Mortgage lien described above.

3. PARTIAL RELEASE OF MORTGAGE: Provided neither the Original Loan nor the Additional Loan is in default, Lender agrees that it will execute partial releases of the lien of its first and second Mortgages securing the TWO MILLION THREE HUNDRED THOUSAND AND NO/100 DOLLARS (\$2,300,000.00) and ONE HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$150,000.00) indebtedness, respectively, upon receipt by Lender of all proceeds from sales of the security, diminished only by the