

ADDENDUM: A
To Lender/Purchaser Disclosure Statement

LOAN NUMBER: 206057/Murietta Commons, LLC, a California Limited Liability Company

IN ORDER FOR YOU TO MAKE AN INFORMED DECISION THE FOLLOWING INFORMATION IS SUPPLIED FOR YOUR REVIEW AND APPROVAL:

1. Final Loan Summary of the Trust Deed investment dated 06.06.26 V2
1. Area and Regional Location Maps and Photos of the property
2. Appraisal from independent, certified appraiser with original photographs and area location map.
3. Loan Application of the Borrower and Managing Members
4. Formation Documents of the Borrower and Managing Members
5. Financial information and Tax Returns on Borrower and Managing Members
6. Copy of Lender's Instructions, Promissory Note and Deed of Trust and other miscellaneous loan documents.
8. Preliminary Title Report
 - a. Written explanation of what items will be removed and which items will remain at the close of escrow.
 - b. Indication of title coverage to be obtained.

YOU HEREBY ACKNOWLEDGE THAT YOU HAVE RECEIVED THE ABOVE PACKAGE OF INFORMATION AND BELIEVE THAT THIS TRUST DEED INVESTMENT IS SUITABLE FOR YOUR INVESTMENT PORTFOLIO.

If you are represented by a financial and/or investment advisor you hereby acknowledge that you have provided such advisor with the above reference information

Lloyd A. Charton and/or Stella M. Charton, Trustees of The Charton Family Trust dated December 6, 1999

✓ *Lloyd A. Charton*
Lloyd A. Charton, Trustee

✓ *Stella M. Charton*
Stella M. Charton, Trustee

✓ *7/17/06*
Date

✓ _____
Date

ADDENDUM B
To Trust Deed Investments

RISKS ASSOCIATED WITH TRUST DEED INVESTMENTS

There are risks associated with Trust Deed Investments that Investors should be aware of. These risks may include:

1. Trust Deed Investments are not insured by the FDIC or any other government agency. Additionally, Point Center Financial, Inc., its principals, and associates are not allowed to guarantee the success of the investments. The investments involve certain risks and are suitable only for persons of adequate means who anticipate no need for immediate liquidity.
2. The value of property is given by an appraiser reflecting his/her opinion of the value at a specific date. There is no assurance that the appraised value will reflect a fair market value, as general and local economic conditions may change.
3. Although the investor makes the investment decision, the success of the investment will depend, in part, upon the experience and quality of the management of the mortgage broker. You should not entrust all aspects of the investment decision and subsequent servicing to the broker without full understanding of the delegated responsibilities and rights.
4. The borrower's ability to repay the loan will depend upon the borrower's financial conditions which could change over time.
5. There are general risks associated with real estate investments including general or local economic conditions, neighborhood values, interest rates, real estate tax rates, the supply of and demand for properties of the type involved, the ability of the borrower to obtain necessary alternative financing, governmental rules and acts of God.
6. Default by the borrower could interrupt your monthly payments. Under extreme cases, it may be necessary to instruct Point Center Financial, Inc. to foreclose or take other actions to protect your investment. It is possible for the total amount recovered upon foreclosure to be less than the amount of your total investment, with resulting loss of capital to the investor.
7. If a borrower files a reorganization or full insolvency bankruptcy, the foreclosure process could be stalled. Additionally, the trust deed investors could incur significant legal fees and cost in attempting to obtain a relief. (Relief consists of getting court approval to release the property out of the bankruptcy so that the property can be foreclosed upon.) Furthermore, the court could modify the terms of the loan by extending the due date, changing the interest rate and payment structure, or causing the priority of the loan to be subordinated to a bankruptcy court-approved financing plan.

Lloyd A. Charton and/or Stella M. Charton, Trustees of The Charton Family Trust dated December 6, 1999

✓ 

Lloyd A. Charton, Trustee

✓ 

Stella M. Charton, Trustee

✓ 7/17/06

Date

✓ 7/17/06

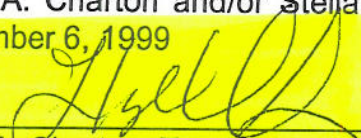
Date

Murietta Commons, LLC, a California limited liability company
Loan # 206057 Loan Amount: \$6,780,00.00

THE UNDERSIGNED HAS/HAVE PERSONALLY EXAMINED, THOROUGHLY READ, AND FULLY UNDERSTAND(S) THIS SUBSCRIPTION AGREEMENT AND HEREBY SUBSCRIBE(S) FOR THE SECURITIES INDICATED UPON THE TERMS AND CONDITIONS SET FORTH ABOVE.

IN WITNESS WHEREOF, the parties hereto have caused this Subscription Agreement, consisting of five (5) pages inclusive of this signature page, to be executed as of the day and year first above written.

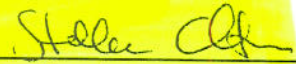
Lloyd A. Charton and/or Stella M. Charton, Trustees of The Charton Family Trust dated December 6, 1999

✓ 

Lloyd A. Charton, Trustee

✓ 7/17/06

Date

✓ 

Stella M. Charton, Trustee

✓ 7/12/06

Date

Subscription Agreement and Power of Attorney

National Financial Lending, LLC

- () LIMITED PARTNERSHIP (fill out all documents in the name of the limited partnership by a general partner authorized to sign, and include a copy of the Certificate of Limited Partnership - LP1).
- () CORPORATION (fill out all documents in the name of the corporation, by the President and Secretary, and include a certified corporate resolution authorizing the signature).
- TRUST (fill out all documents in the name of the trust, by the trustee, and include a copy of the instrument creating the trust and any other documents necessary to show that the investment by the trustee is authorized). The date of the trust must appear on the notarial where indicated.
- () IRA or KEOGH plan (fill out all documents in the name of the IRA or Keogh plan, by the beneficiary). The documents must also be executed by the custodian of the plan.

FOR GOOD AND VALID CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, the Undersigned, intending to be legally bound, has executed this Subscription Agreement this ____ day of _____, 20__.

The Charton Family Trust dated 12/6/99
 Name of Subscriber (individual(s) or entity) (printed or typed)

✓ Lloyd A. Charton and/or ✓ Stella M. Charton
 Signature

Lloyd A. Charton, Trustee Stella M. Charton, Trustee
 Name and title (if applicable) of person signing Name and title (if applicable) of person signing

ACCEPTANCE

(NOT VALID UNTIL ACCEPTED BY MANAGER)

The Manager has accepted this Subscription this 9 day of March, 2005.

MANAGER: Point Center Financial, Inc., a California corporation

By: ✓ [Signature]
Dan J. Harkey, President