

When Recorded Mail to:

Robert E. Armstrong
Post Office Box 2670
Reno, Nevada 89505

Space above for recorder's use

STATE OF NEVADA)
) : ss.
COUNTY OF WASHOE)

DECLARATION OF
EXECUTION OF
A LIVING TRUST

We, LAWRENCE E. SETTELMEYER and MARY H. SETTELMEYER,
husband and wife, of Gardnerville, Douglas County, Nevada,
declare and state:

1. That we have created a revocable intervivos trust entitled THE LAWRENCE AND MARY SETTELMEYER FAMILY TRUST, in accordance with an executed written trust agreement on the 28th day of March, 1984.
2. That we are the sole beneficiaries thereof during our lifetime.
3. That we are the initial trustees of said trust.
4. That the then senior partner of KAFOURY, ARMSTRONG & COMPANY, a Nevada professional corporation, his or its successors and assigns and CHARLOTTE MARY SCARSELLI, or the survivor among them, shall act as successor trustees in our place and stead.
5. That all of the trustees are by the terms of said trust given the full power of investment of this trust estate as set forth by the following powers: to invest and reinvest the trust estate in every kind of property, real, personal or mixed, in every kind of investment, specifically including but not

limited to, corporate obligations of every kind, stocks, preferred or common, shares of investment trust, investment companies and mutual funds, mortgages, mortgage participation, bonds, debentures, notes and deeds of trust.

6. That the trustees have full authority to borrow money and to encumber trust property by mortgage, deed of trust, pledge or otherwise. The foregoing powers have been given to the trustees without the necessity of supervision of any court.

7. That the trustees are also authorized to keep any or all securities or other property constituting a part or all of the trust property in the same name of trustees, without disclosing his or her fiduciary capacity, or to hold securities in the name of a nominee, together with all the powers provided to trustees by Nevada Revised Statutes §163.260 through §163.410.


8. That the trustees are authorized to delegate to the successor trustee then acting, the power and authority to draw checks on any trust bank accounts or to assign or convey trust property on behalf of all of the trustees by a written instrument either for a specified time or until the delegation is revoked on the face of such written instrument, and any bank, transfer agent or any other person may rely upon such written instrument without further inquiry as to the authority of the trustees to whom said power and authority has been delegated.


9. That LAWRENCE E. SETTELMEYER and/or MARY H. SETTELMEYER as trustees are hereby delegated the power and authority to draw checks on any bank accounts or to assign or convey trust property on behalf of all of the trustees.

10. That persons or corporations dealing with the trustees are expressly exonerated for any duty to inquire into the authority or power of the trustees or to see to the application of money or property delivered to the trustees. The trustees are not authorized to furnish copies of the trust to any persons except as is maybe required by a order of a court having jurisdiction of the trust or trustees, or if required under any law or regulation having the effect of law, or upon our expressed written permission.


11. That said trust is in full force and effect this date.

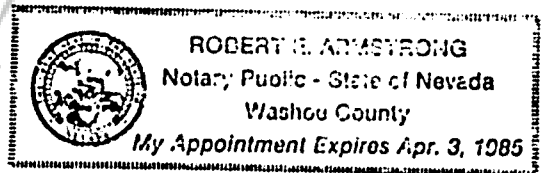
FURTHER, DECLARANT SAYETH NAUGHT.


LAWRENCE E. SETTELMEYER, Trustor,
Beneficiary, and Trustee


MARY H. SETTELMEYER, Trustor,
Beneficiary, and Trustee

SUBSCRIBED AND SWORN TO before me
this 28th day of March, 1984.


NOTARY PUBLIC



MHS
P. E. S.

COPY

REQUESTED BY
McDonald Casuso et al
IN OFFICIAL RECORDS OF
COUNTY OF NEVADA

'84 SEP 20 P1:38

SUZANNE DEAUDREAU
RECORDER

\$ 8⁰⁰ PAID. *Bh* DEPUTY

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