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DECLARATION OF HOMESTEAD

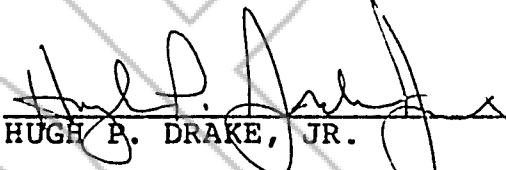
KNOW ALL MEN BY THESE PRESENTS: That the undersigned, HUGH P. DRAKE, JR. and BETTY D. DRAKE, husband and wife, do hereby certify and declare as follows:

1. That they are husband and wife.
2. That they are the owners of an interest in and are residing on the land and premises located in the County of Douglas, State of Nevada, commonly referred to as 1259 Wonder Court, Gardnerville, Nevada 89410, and more particularly described as Lot 20, in Block A, as said lot and block are shown on that certain map entitled "AMENDED MAP OF RANCHOS ESTATES", filed for record on October 30, 1972, as document No. 62493.

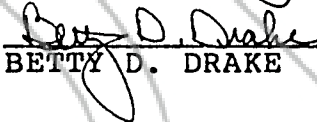
Assessor's Parcel #27-641-05

3. That they claim their interest in the land and premises hereinabove described, together with the dwelling unit thereon, and its appurtenances, as a homestead.
4. That no former declaration of homestead has been made by the undersigned.

IN WITNESS WHEREOF, we have hereunto set our hands this May 21, 1987.



 HUGH P. DRAKE, JR.

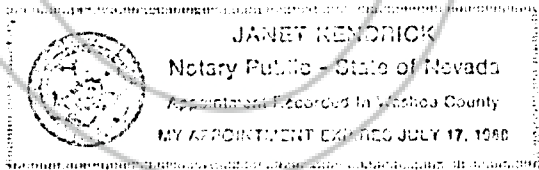


 BETTY D. DRAKE

STATE OF NEVADA)
) ss.
COUNTY OF WASHOE)

On this 21 day of May, 1987, personally appeared before me, a Notary Public, HUGH P. DRAKE, JR. and BETTY D. DRAKE known to me to be the persons described in and who acknowledged to me that they executed the above instrument freely and voluntarily and for the uses and purposes therein mentioned.

WITNESS my hand and official seal the day and year first above written.





 NOTARY PUBLIC

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'87 JUN -1 A11 :18

SUZANNE BEAUDREAU
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