

DECLARATION OF HOMESTEAD

WE DECLARE, that we are DOUGLAS M. ECHOLS and PATRICIA STEPHANIE ECHOLS, Husband and Wife, as Joint Tenants with Right of Survivorship; that we reside in a single family dwelling situate at 1345 Marlette Circle North, Gardnerville, Nevada, 89410; that we are the owners of said improved real estate; that we and our family reside at said residence on a continuous basis; that said real property located in the County of Douglas, State of Nevada is more specifically described as follows:

Lot 376 as said lot is shown on the Official Plat of Gardnerville Ranchos Unit No. 2, filed in the office of the County Recorder of Douglas County, Nevada, on June 1, 1965, in Book 1 of Maps, filed as No. 28309, and Title Sheet amended on June 4, 1965, as Filing No. 28377.

Assessment Parcel No. 27-332-07-1

That we do hereby, pursuant to Nevada Revised Statute 115.010, et. seq., declare and claim the within subject real property, together with the dwelling house thereon and its appurtenances, as a homestead to use it as such, with the maximum exemption and protections afforded by statute.

Douglas M. Echols
DOUGLAS M. ECHOLS

Patricia Stephanie Echols
PATRICIA STEPHANIE ECHOLS

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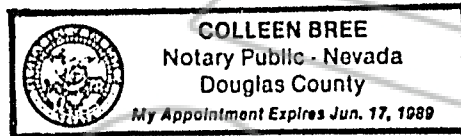
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STATE OF NEVADA)
)
) SS:
COUNTY OF DOUGLAS)

On the 5th day of November, 1987, personally
appeared before me, a Notary Public, DOUGLAS M. ECHOLS and
PATRICIA STEPHANIE ECHOLS who acknowledged to me that they
executed the foregoing DECLARATION OF HOMESTEAD.

Colleen Bree

NOTARY PUBLIC



REQUESTED BY

Noel E. Manoukian Ltd
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

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SUZANNE BEAUDREAU
RECORDER

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