

H O M E S T E A D

KNOW ALL MEN BY THESE PRESENTS:

We, LLOYD GHIGLIERI, JR., and FERN PATRICIA GHIGLIERI, Husband and Wife, do hereby declare:

That we are householders.

That we do now, at the time of making this declaration, actually reside on the premises located at 608 Jerry Drive, City of Zephyr Cove, County of Douglas, State of Nevada, hereinafter described, and it is our intention to use the same as a home;

That the premises on which we so reside are described as follows:

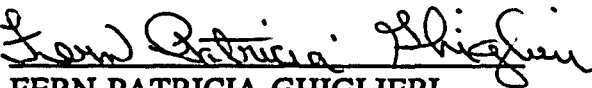
APN 5-183-07

Lot 2, Block 2, as shown on the map of ZEPHYR HEIGHTS SUBDIVISION filed in the office of the County Recorder of Douglas County, Nevada, on July 5, 1947.

That we do, by these presents, claim the premises described, as a Homestead; that all of said property is necessary to the use and enjoyment of said Homestead.

IN WITNESS WHEREOF we have hereunto set our hands this 23rd day of August, 1992.


LLOYD GHIGLIERI, JR.


FERN PATRICIA GHIGLIERI

STATE OF NEVADA)
 : ss.
COUNTY OF WASHOE)

On this 23rd day of August, 1992, before me, the undersigned Notary Public, in and for said County and State, personally appeared LLOYD GHIGLIERI, JR., and FERN PATRICIA GHIGLIERI, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to this instrument and who acknowledged that they executed it.

Jeanne R. Elmore
NOTARY PUBLIC



WHEN RECORDED MAIL TO:
CHARLES E. WELLER, ESQ.
450 Marsh Avenue
Reno, Nevada 89509

Mail Tax Statements To:
Lloyd & Fern Ghiglieri
P.O. Box 1976
Zephyr Cove, NV 89448



REQUESTED BY
Charles Weller
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

'92 AUG 31 P12:29

SUZANNE BEAUDREAU
RECORDER
\$ 6.00 PAID 30 DEPUTY **287247**
BOOK 892 PAGE 5352