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DECLARATION OF HOMESTEAD

The undersigned, WILLIAM CULBERT, in accordance with the provisions of NRS 115.020, and the authority created thereby, does hereby state as follows:

- That he is the householder.
- 2. That he is, at the time of making this Declaration, the sole resident on the following described premises located in the County of Douglas, State of Nevada:

A portion of the northeast quarter of the southwest quarter (NESW) of Section 18, Township 14 North, Range 20 East, M.D.B.& M., Douglas County, Nevada designated as Parcel "B" and Parcel "C" on that certain parcel map filed in the office of the Douglas County Recorder by Eileen Judd on April 13, 1988, at Book 488, Page 1215, as Document Number 176009. APN 13-191-22 and 13-191-23 respectively.

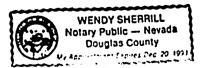
Commonly known as 3260 and 3254 Judd Street, respectively.

TOGETHER with the dwelling house thereon and appurtenances.

3. That it is his intention to use and claim the same as a homestead.

DATED: this day of

1992.



P.O. BOX 2080 MINDEN, NEVADA 89423 FAX (702) 782-3685 • PIIONE (702) 782-8141

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SUZANNE BEAUGREAU RECURDER