DECLARATION OF HOMESTEAD

ELAINE M. TOTH, after first being duly sworn, does hereby certify and declare under the pains and penalties of perjury as follows:

That I am married to JOSEPH K. TOTH, and we now reside on the land and premises located at 714 Indian Trail Road, Gardnerville, County of Douglas, State of Nevada 89410. Ι declare that we, at the time of the making of this Declaration, reside with our family, on the premises, more particularly described as follows:

> All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

> Lot 20, as shown on map of INDIAN ROAD RANCH ESTATES, filed for record in office of the County Recorder of Douglas County, Nevada on February 19, 1975, Document No. 78386.

Assessor's Parcel Number 19-330-20.

I hereby declare for myself and JOSEPH K. TOTH that the documents evidencing our ownership of said property may be found as Document Number 145706 at Book 1186 and Page 1425 filed for record in the Office of the County Recorder of Douglas County, State of Nevada.

That we claim the land and premises hereinabove described, together with the dwelling house located thereon and it appurtenances as a Homestead.

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10 11 Attorney at Law Box 2080 • Minden, NV 89423 (702) 782-8141 12 MICHAEL SMILEY ROWE 13 14 15 16 P. 0. 17

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MICHAEL SMILEY ROWE

IN WITNESS WHEREOF, I have hereunto set my hand this 18 day of March, 1994.

Claim M. Dock
ELAINE M. TOTH

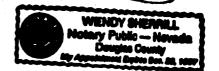
ACKNOW L E D G E M E N T

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

On March 1994, before me, the undersigned, a Notarial Officer in and for said County and State, personally appeared ELAINE M. TOTH known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same.

WITNESS my hand and official seal.

NOTARIAL OFFICER



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Michael Smile Row & Row

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SUZANNE BEAUPREAU
RECORDER
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