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WHEN RECORDED RETURN TO:

✓ Stephen R. Harris, Esq.
417 West Plumb Lane
Reno, Nevada 89509

DECLARATION OF HOMESTEAD

Pursuant to the requirements of Nevada Revised Statues 115.020, **SUE ANN GARDNER**, a widow, does certify and declare as follows:

THAT SUE ANN GARDNER is the head of a household and resides on the premises hereinafter described;

THAT she is now residing on the land and premises located at 253 McFaul Court, Zephyr Cove, Douglas County, State of Nevada, APN: 05-312-09-5, and more particularly described as:

Lot 9 in Block A as shown on the map of Round Hill Village, Unit No. 2, filed August 31, 1965, in the Office of the County Recorder of Douglas County, Nevada, as Document No. 29312.

THAT she claims the land and premises hereinabove described together with the dwelling house thereon, and its appurtenances, as a Homestead; that all of said property is necessary to the use and enjoyment of said Homestead.

IN WITNESS WHEREOF, she has hereunto set her hand this 6th day of February, 1996.

Sue Ann Gardner

SUE ANN GARDNER

STATE OF NEVADA)
 : ss.
COUNTY OF DOUGLAS)

On this 6th day of February, 1996, personally appeared before me, the undersigned, a Notary Public, **SUE ANN GARDNER**, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the above instrument.

REQUESTED BY
STEPHEN HARRIS

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

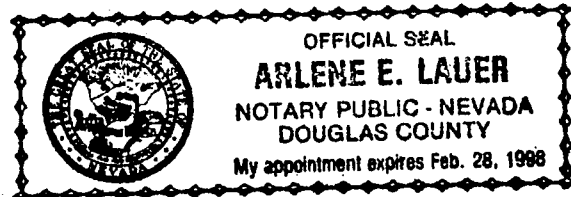
Arlene E. Lauer

NOTARY PUBLIC

'96 FEB -7 A9:00

LINDA SLATER
RECORDER

\$ 7.00 PAID *[Signature]* DEPUTY



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