JOINT TENANCY DEED

THIS INDENTURE WITNESSETH: That

SMITH AND SMITH, a Limited Liability Company

in consideration of the sum of TEN DOLLARS (\$10.00) lawful money of the United States, and other good and valuable consideration, the receipt of which is hereby acknowledged, does hereby Grant, Bargain, Sell and Convey to

Donald A. Howser and Dixie Y. Howser, husband and wife, as joint tenants with right of survivorship, and not as tenants in common,

and to the heirs and assigns of such Grantee forever, all that real property situated in the County of DOUGLAS, State of Nevada, bounded and described as follows:

Parcel D-4-C4C as set forth on that certain Parcel Map No. 10, for RAYMOND M. SMITH filed for record on April 14, 1992, in Book 492, Page 2534, as Document No. 275972.

Assessors Parcel No. 21-153-35

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and any reversions, remainders, rents, issues or profits thereof.

Witness my hand this 1714 day of July, 1996

SMITH AND SMITH, L.L.C. a Limited Liability Company

Raymond M. Smith

Member

STATE OF NEVADA

COUNTY OF DOUGLAS

) SS.

on 7-17-1996

_, personally appeared before me,

personally known or proved to me to be the persons whose names are subscribed to the above instrument who acknowledged that they executed the same for the purposes therein stated.

Notary Public

WHEN RECORDED, MAIL TO:

Donald A. Howser 3045 Petaluma

Long Beach, CA 90808

The Grantor(s) declare(s):
Document Transfer Tax is \$70.20
(X) computed on full value of property conveyed

MAIL TAX STATEMENTS TO:

Same as above

392594

BK 0796PG3533

STEWART TITLE OF DOUGLAS COUNTY

OFFICIAL RECORDS OF

COURTAGE OF NEVADA

36 JL 23 P3 43

OFFICIAL SEAL
GAYLE SARRATEA

DOUGLAS COUNTY

My appointment expires March 20, 1999

NOTARY PUBLIC

1.00 PAID OF DEPUTY