DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

I, PETER LOUIS BANDURRAGA, do hereby declare:

That I am a married person; that I am a householder and that I reside on the premises hereinafter described.

That I do now, at the time of making this Declaration, actually reside on the land and premises hereinafter described and that this land and dwelling is my principal dwelling place.

That the premises on which I so reside are in the county of Douglas, State of Nevada, more particularly described in Exhibit "A" attached hereto, together with the dwelling/house and the improvements thereon.

That it is my intention and I do, by these presents, claim the premises above described, together with the dwelling/house, and the improvements thereon, as a homestead; that all of said property is necessary to the use and enjoyment of said homestead;

IN WITNESS WHEREOF, I have hereunto set my hand this 1.2 day of day of 1996.

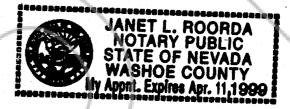
Peter L. Bandurraga

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STATE OF NEVADA) ss. COUNTY OF WASHOE)

On the /a day of Septembel., 1996, personally appeared before me, a Notary Public in and for the said County and State, PETER LOUIS BANDURRAGA, who acknowledged to me that he executed the above Declaration of Homestead.

Notary Public



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EXHIBIT A

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, and being a portion of the Southwest Quarter of the Southwest Quarter of Section 28, Township 14 North, Range 20 East, M.D.B. & M., being more particularly described as follows:

Parcel No. 2, as set forth upon that Parcel Map for Elsie N. Colvin, recorded May 8, 1979, in Book 579, of Official Records at Page 430, Douglas County, Nevada, as Document No. 32225.

A.P.N. 21-085-14 also more popularly known as 1209 Melborn Way, Minden, Nevada.

Peter Louis Bandurraga
UN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

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LINDA SLATER
RECORDER

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