RECORDING REQUESTED BY: HERMAN G. HERBIG, ESQ.

WHEN RECORDED, MAIL TO: HERMAN G. HERBIG, LTD. P. O. BOX 2290 MINDEN, NV 89423-02290

DECLARATION OF HOMESTEAD Declaration by Individual

I, CHARLES T. BAILEY do declare as follows:

A. I am single, not the head of a family, and am now residing on the land and premises (or in the mobile home) located in County of Douglas, and the State of Nevada, being more particularly described as follows:

Lot 4 of Block C of GARDNERVILLE RANCHOS UNIT NO. 4 as shown on the official map thereof filed in the Office of the County Recorder of Douglas County, State of Nevada on April 10, 1967 in Map Book 1 as Document No. 35914

APN: 027-492-01

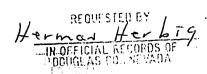
and commonly known as 865 Arrowhead Drive, Gardnerville, Nevada 89410.

B. I claim the land and premises hereinabove described, together with the dwelling house thereon, and its appurtenances (or the described mobile home) as a **HOMESTEAD**.

DATED this 9th day of July, 1997

CHARLES T. BAILEY

STATE OF NEVADA) ss. COUNTY OF DOUGLAS On this 9th day of July, 1997, personally appeared before me, a notary public, CHARLES T. BAILEY, who acknowledged that (s)he executed the foregoing declaration HERMAN G. HERBI Hoteley Public - Neverday 92-1216-5 Notary Public Notary Public



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LINDA SLATER
RECORDER
PAID K 2 DEPUTY