

JOINT DECLARATION OF HOMESTEAD

ROBERT E. ROWAN and NANCY ANN ROWAN hereby individually and severally certify and declare as follows:

1. That we are husband and wife, and that the premises where we reside is commonly known as 1359 South Riverview Drive, in the City of Gardnerville, County of Douglas, State of Nevada, and more particularly described as follows:


Lot 113, as shown on the map of Gardnerville Ranchos Unit No. 2, filed in the office of the County Recorder of Douglas County, Nevada on June 1, 1965, and the amended title sheet filed on June 4, 1965.

A.P.N. 27-472-03

2. That it is our intention to claim said land and premises hereinabove described, including the dwelling house thereon, and its appurtenances, as a Homestead.

3. That no former declaration of homestead has been made by either of us.

IN WITNESS WHEREOF, we have hereunto set our hands this 21st day of October, 1998.



ROBERT E. ROWAN



NANCY ANN ROWAN

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ACKNOWLEDGMENT

STATE OF NEVADA)
) ss.
COUNTY OF DOUGLAS)

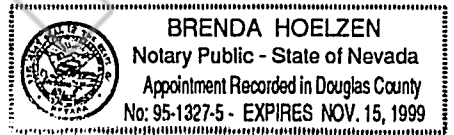
On this 21st day of October, 1998, before me, the undersigned, a Notary Public in and for Douglas County, State of Nevada, personally appeared ROBERT E. ROWAN and NANCY ANN ROWAN, husband and wife, known (or proved) to me to be the persons whose names are subscribed to the within instrument, and who acknowledged to me that they executed the same.

WITNESS MY HAND AND OFFICIAL SEAL.

Brenda Hoelzen

NOTARY PUBLIC

WHEN RECORDED PLEASE RETURN TO:
BEAVERS & YOUNG, P.C.
1650 HWY 395, STE. 101
Minden, Nevada 89423



REQUESTED BY
Beavers & Young
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA.

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LINDA SLATER
RECORDER.
\$ *8.00* PAID *KJ* DEPUTY