

When Recorded Mail To :
David and Sharon Hosmer
1260 Wrangler Circle
Minden, NV. 89423

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

THAT THE UNDERSIGNED David S. Hosmer and Sharon A. Hosmer,
does hereby certify and declare as follows:

1. That they ~~is~~/are Husband and Wife as joint tenants.

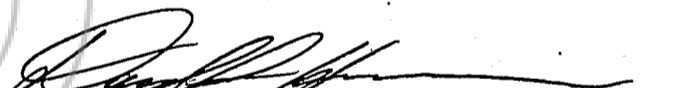
2. That the undersigned is/are, at the time of making this
declaration resides at 1260 Wrangler Circle, Minden, NV. 89423,
and more particularly described as follows:

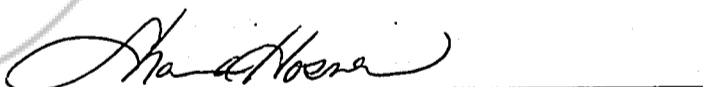
Lot 201, as set forth on the Final Map of WILDHORSE UNIT NO. 6, a Planned Unit
Development, filed in the Office of the County Recorder of Douglas County,
Nevada, on March 15, 1994, in Book 394, at Page 2741, as Document No. 332336.

3. That said parcel of real property is vested in _____
David S. Hosmer and Sharon A. Hosmer, husband and wife as joint tenants.

4. That it is the intention of the undersigned to use and
claim the hereinabove described property together with _____
all improvements
located thereon, and its appurtenances thereto, as a homestead.

IN WITNESS WHEREOF, the undersigned has hereunto set _____
hand this 25th day of November, 1998.


David S. Hosmer

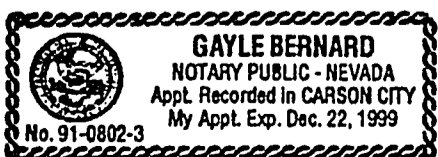

Sharon A. Hosmer

STATE OF Nevada
County of Carson City

On this 25th day of November, 1998, personally
appeared before me, a Notary Public, David S. Hosmer and Sharon A. Hosmer
known to me to be the person(s) described in and who acknowledged
that they executed the foregoing instrument.


Notary Public

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA



'98 DEC -3 A11:10

0455627

LINDA SLATER
RECORDER

BK 1298PG0833 70 PAID K2 DEPUTY