

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

THAT THE UNDERSIGNED Betty J. Costley,  
does hereby certify and declare as follows:

1. That she is/are surviving joint tenant.

2. That the undersigned is/are, at the time of making this  
declaration resides at 966 Opalite Drive, Carson City, NV. 89705,  
and more particularly described as follows:

Lot 105, in Block C, as shown on the official map of HIGHLAND ESTATES UNIT NO.2,  
filed in the office of the County Recorder of Douglas County, Nevada, on January  
27, 1978, as Document No. 17090, Official Records.

3. That said parcel of real property is vested in \_\_\_\_\_  
Betty J. Costley, surviving joint tenant.

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.

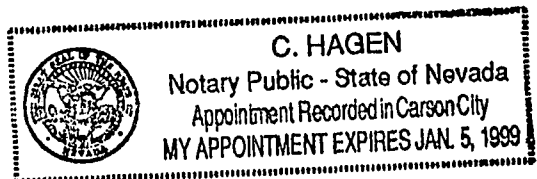
IN WITNESS WHEREOF, the undersigned has hereunto set \_\_\_\_\_  
hand this 10th day of December, 1998.

Betty J. Costley  
Betty J. Costley

STATE OF Nevada  
County of Carson City

On this 10th day of December, 1998, personally  
appeared before me, a Notary Public, Betty J. Costley  
known to me to be the person(s) described in and who acknowledged  
that she executed the foregoing instrument.

C. Hagen  
Notary Public



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

'98 DEC 16 P3:44

LINDA SLATER  
RECORDER  
PAID 7.00 DEPUTY

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BK 1298PG4141