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DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

THAT THE UNDERSIGNED J.V. Bernard and Susan A. Bernard,
does hereby certify and declare as follows:

1. That they ~~is~~/are Husband and Wife.

2. That the undersigned is/are, at the time of making this
declaration resides at 1420 Stephanie Way Minden, NV. 89423,
and more particularly described as follows:

The East 132 feet of the East 264 feet to the South 330 feet of the
Southwest Quarter of the Southwest Quarter of the Southwest Quarter
of Section 27, Township 14 North, Range 20 East, M.D.B.&M.

APN# 21-160-08

3. That said parcel of real property is vested in _____
J.V. Bernard and Susan A. Bernard, 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 their
hand this 29th day of January, 1999.

[Signature]
J.V. Bernard

[Signature]
Susan A. Bernard

STATE OF Nevada
County of Carson City

On this 29th day of January, 1999, personally
appeared before me, a Notary Public, J.V. Bernard and Susan A. Bernard
known to me to be the person(s) described in and who acknowledged
that They executed the foregoing instrument.

[Signature]
Notary Public

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

'99 JAN 29 A11 :25

LINDA SLATER
RECORDER
\$ 7.00 PAID Kg DEPUTY

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