

A.P. NO. 27-641-22
Escrow No. 1999-09451-KB

WHEN RECORDED RETURN TO:
1292 Franklin Lane
Gardnerville, NV 89410

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That we, Patrick M. Simmons and Suzanne R. Simmons do hereby certify and declare as follows:

That we are the owners and that we are now actually residing together on the land and premises hereinafter described, consisting of the land and dwelling house thereon.

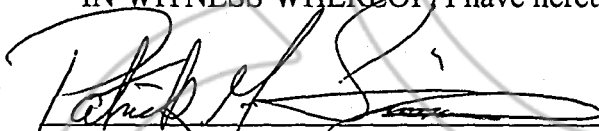
That we intend to use and claim the said property hereinafter described, together with the dwelling house thereon, and its appurtenances, as a homestead.

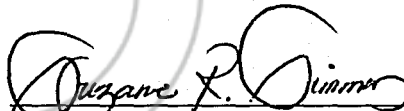
That the property and premises herein referred to are situate in the County of Douglas State of Nevada, and is described as follows to wit:

Lot 3, Block A, as said Lot and Block are shown on the Amended map of RANCHOS ESTATES, filed in the office of the County Recorder of Douglas County, State of Nevada, on October 30, 1972, as Document no. 62493.

That we do, by these presents, hereby select and claim the said premises and its appurtenances as a homestead, and that all of the said property is necessary to the use and enjoyment as a homestead.


IN WITNESS WHEREOF I have hereunto set my hand this day of .


Patrick M. Simmons


Suzanne R. Simmons

State of Nevada
County of Douglas

This instrument was acknowledged before me on 5/19/99, by
Patrick M. Simmons and Suzanne R. Simmons.


Notary Public



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

'99 MAY 21 AM 11:16

0468543

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LINDA SLATER
RECORDER
PAID *ka* DEPUTY