WHEN RECORDED RETURN TO: Jimmy and Angelita Clay 1426 Sally Lane Gardnerville, NV 89410

## DECLARATION OF HOMESTEAD

## KNOW ALL MEN BY THESE PRESENTS:

That we, Jimmy R. Clay and Angelita S. Clay 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 834, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, as Document No. 72456.

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.

Angelita S. Clay

IN WITNESS WHEREOF, I have hereunto set my hand this 21st day of May 1999.

State of Nevada

County of Douglas

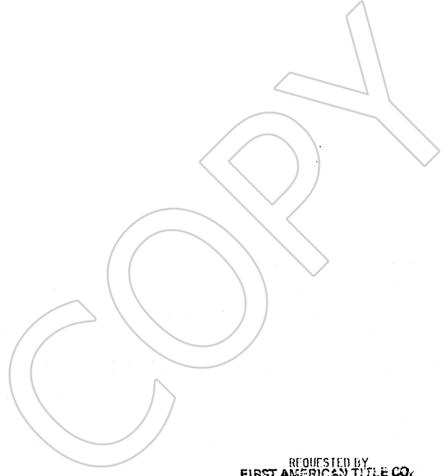
This instrument was acknowledged before me on May 21, 1999 , by

Jimmy, R. Clay and Angelita S. Clay

Notavial Officer



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