

A.P. NO. 27-331-07
Escrow No. 1999-12989-KB

WHEN RECORDED RETURN TO:

Lois Wagner
1024 Arrowhead Drive
Gardnerville, NV 89410

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That I, Lois June Wagner do hereby certify and declare as follows:

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

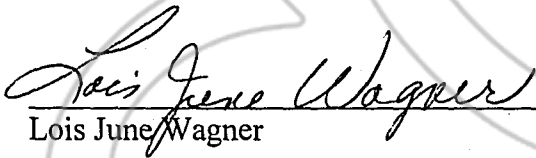
That I intend to use and claim the said property hereinafter described, together with the dwelling house thereon, and its appurtenances, as a homestead.

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 253, as said lot is shown on the official map of GARDNERVILLE RANCHOS UNIT NO. 2, filed in the office of the Recorder of Douglas County, Nevada, on June 1, 1965, in Book 1 of Maps, as Filing No. 28309, and Amended Title Sheet recorded on June 4, 1965, as Filing No. 28377.

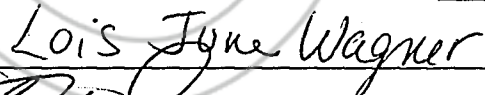
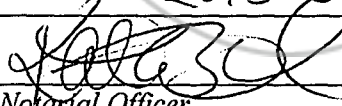
That I do, by these presents, hereby select and claim the said premises and its appurtenances as a homestead, and that all of the said property is necessary to the use and enjoyment as a homestead.

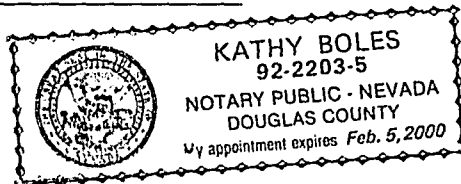
IN WITNESS WHEREOF, I have hereunto set my hand this 20th day of May, 1999.


Lois June Wagner

State of Nevada
County of Douglas

This instrument was acknowledged before me on 5/20/99, by



Notarial Officer



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

'99 MAY 26 A11 :40

0468879

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LINDA SLATER
RECORDER
PAID *K* DEPUTY