When Recorded Mail To: Barbara Ryder 14.42 Patricia Dr. Gardnerville NV 89410

DECLARATION OF HOMESTEAD

THIS DECLARATION OF HOMESTEAD, made this // day of June, 1999, by Barbara J. Ryder, hereinafter referred to as "DECLARANT,"

WITNESSETH:

Barbara J. Ryder, hereinafter referred to as "Declarant," does hereby make this Declaration of Homestead and do state and affirm as follows:

1. That Declarant is at the time of making this Declaration residing on the premises which are the subject of this Declaration, located in the County of Douglas, State of Nevada, and particularly described as follows, to wit:

Lot 774, 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 May 27, 1974, in Book 374, Page 676, as File No. 72456.

2. That Declarant intends to use and claim the above described premises as a homestead as the same is provided in Nevada Revised Statutes, Chapter 115.

IN WITNESS WHEREOF, Declarant has hereunto set her hand the day and year

BARBARA J. RYZDE

above written.

STATE OF NEVADA

) ss.

COUNTY OF DOUGLAS)

On this day of June, 1999, personally appeared before me, a Notary Public in and for Lyon County and State of Nevada, Barbara J. Ryder, known to me to be the person described in and who executed the foregoing instrument, who acknowledged to me that she executed the same freely and voluntarily and for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official

seal the day and year first above written.

Sharlee M. Pennington

Notary Public - State of Nevada
Appointment Recorded in County of Lyon
My Appointment Expires March 14, 2001

Ryder Homestead

Notary Public

0471937

BK0799PG0839

'99 JUL -6 P2:28 0471937 PAID DEPUTY BK0799PG0840