

DECLARATION OF HOMESTEAD

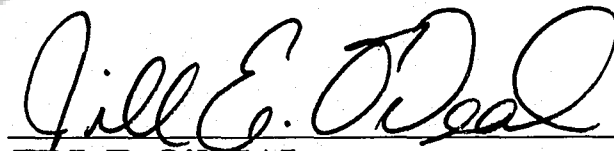
KNOW ALL MEN BY THESE PRESENTS: That we, **LONNIE JERRY O'NEAL, JR.** and **JILL E. O'NEAL**, Husband and Wife, as joint tenants in common, residing at 1332 Leonard Road, Gardnerville, Nevada 89410, do certify and declare that we, at the time of making this declaration actually reside on the premises hereinafter described, and claim them as a homestead.

The premises so claimed by us is the real property situated in the County of Douglas, State of Nevada, described as follows:

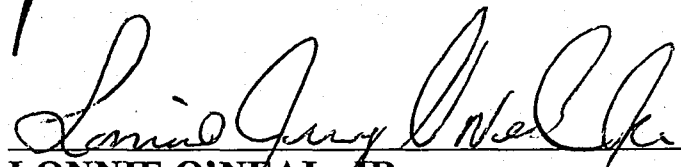
Lot 542, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, as Document No. 72456. Assessors Parcel No. 29-272-13.

That the premise hereinabove described and claimed by us as a homestead is our joint property and title is held jointly by us in our names, as tenants in common.

IN WITNESS WHEREOF, we have hereunto set our hands this 27th day of April, 2000.



JILL E. O'NEAL



LONNIE O'NEAL, JR.

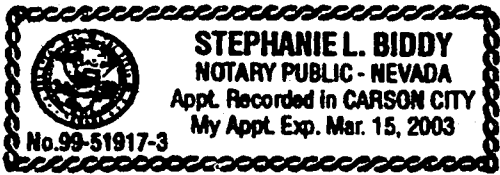
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STATE OF NEVADA)
COUNTY OF Carson City) ss.

On this 27th day of April, 2000, personally appeared before me, the undersigned, a Notary Public in and for said County and State, **LONNIE O'NEAL, JR.** and **JILL E. O'NEAL**, known to me to be the persons described in and who executed the foregoing instrument, and who acknowledged to me that they did so freely and voluntarily and for the uses and purposes therein stated.

WITNESS my hand and official seal.



Stephanie L. Bidy
NOTARY PUBLIC

REQUESTED BY
Jill O'NEAL
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 APR 28 PM 1:27

LINDA SLATER
RECORDER

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