

DECLARATION OF HOMESTEAD

(CHECK ONE)

- MARRIED (filing joint declaration)
- MARRIED (as sole and separate property)
- By Husband (filing for joint benefit of both)
- By Wife (filing for joint benefit of both)
- By Trustee of Trust (Personal Living Trust)
- Single, Widow or Unmarried Person
- Multiple Single Persons
- Single Head of Family
- Other: (Describe) _____

(CHECK ONE)

- HOUSE
- MOBILE HOME
- CONDOMINIUM UNIT
- TOWNHOUSE

Name on title of property: Melinda R. Richards

Do individually and severally certify and declare that the following named persons is/are residing on the land premises (or mobile home, condominium unit, townhouse) as follows: Melinda R. Richards located at (street address) 2185 Calle Hermosa City of Gardnerville, County of Douglas, State of Nevada, and more particularly described as follows:

SUBDIVISION: (set forth legal description and commonly known address)
See Exhibit A (attached)

I/We claim the land and premises hereinabove described, together with the dwelling house thereon, and its appurtenances, or the described mobile home as a Homestead.

- (check one)
- No former Declaration of Homestead has been made by me, us, or either of us.
 - This Declaration of Homestead constitutes an abandonment of the former Declaration recorded on _____

In Witness Whereof, I/We have hereunto set my hand/our hands on 1/9/01

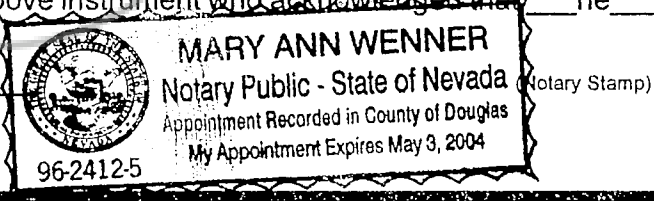
Melinda R. Richards Signature of Declarant
Melinda R. Richards Signature of Declarant

Melinda R. Richards Print or type name here
Melinda R. Richards Print or type name here

STATE OF NEVADA)
)
 COUNTY OF Douglas) ss.
)

On this 9th day of January, 2001, Melinda R. Richards, personally appeared before me, a Notary Public, MW, personally known to me to be the person(s) whose name is subscribed to the above instrument who acknowledged that he executed the instrument.

Mary Ann Wenner
 (Signature of Notary Public)
 My commission expires: May 3, 2004



RECORDING REQUESTED BY AND MAIL TAX STATEMENT TO

Name: Melinda R. Richards

Address: 2185 Calle Hermosa

City/State/Zip: Gardnerville, NV 89410

THIS SPACE FOR RECORDERS USE ONLY

Exhibit A

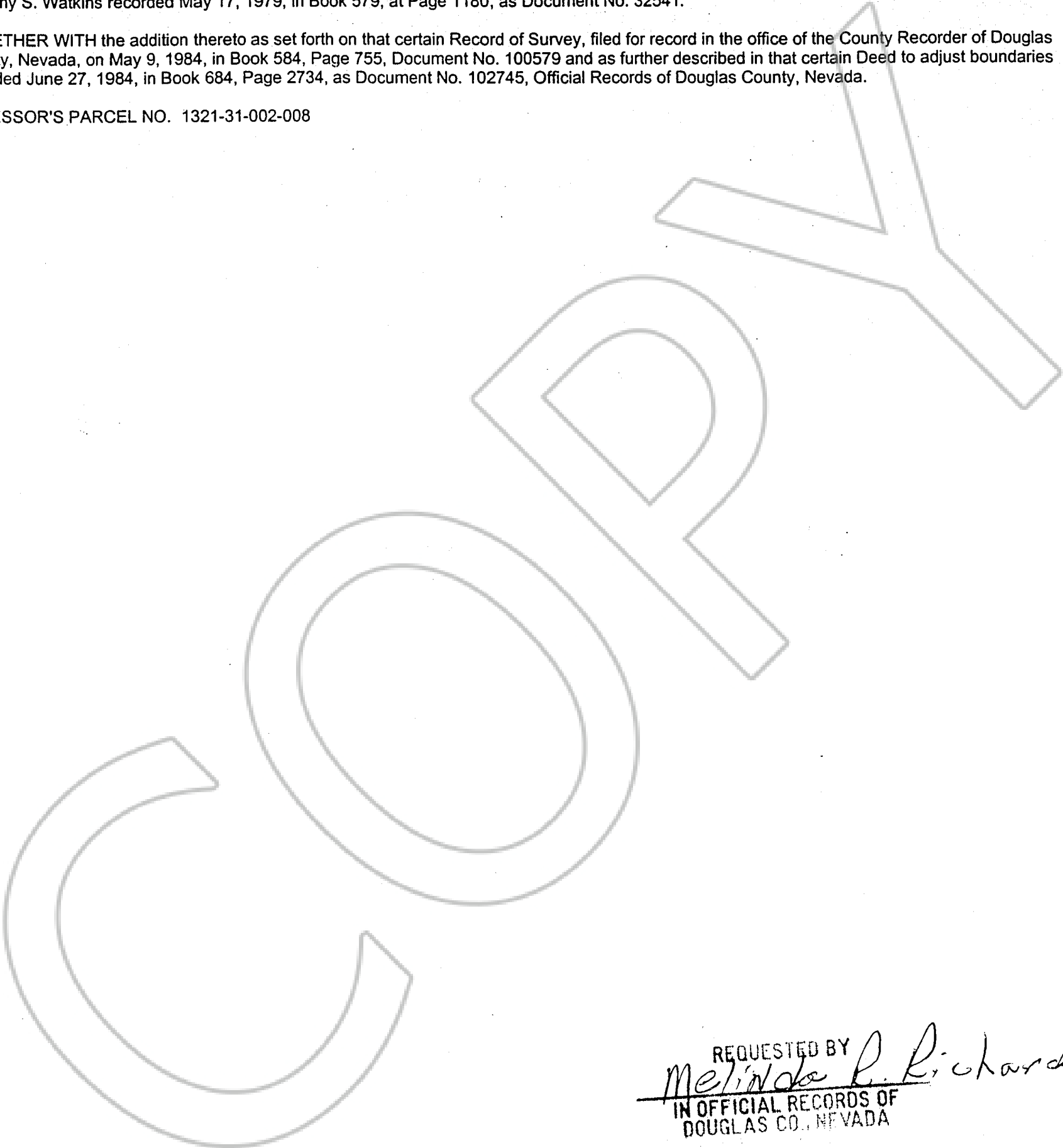
All that real property situate in the County of Douglas , State of Nevada, described as follows:

A portion of the East ½ of Section 31, Township 13 North, Range 21 East, M.D.B.&M., more particularly described as follows:

Parcel 3-A, as set forth on that certain Parcel Map for Anthony S. Watkins, filed for record in the Office of the County Recorder of Douglas County, Nevada, on February 6, 1981, in Book 281, Page 781, Document No. 53362, being a division of Parcel 3, as shown on that certain Parcel Map of Anthony S. Watkins recorded May 17, 1979, in Book 579, at Page 1180, as Document No. 32541.

TOGETHER WITH the addition thereto as set forth on that certain Record of Survey, filed for record in the office of the County Recorder of Douglas County, Nevada, on May 9, 1984, in Book 584, Page 755, Document No. 100579 and as further described in that certain Deed to adjust boundaries recorded June 27, 1984, in Book 684, Page 2734, as Document No. 102745, Official Records of Douglas County, Nevada.

ASSESSOR'S PARCEL NO. 1321-31-002-008



REQUESTED BY
Melinda R. Richards
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 JAN -9 PM 1:40

LINDA SLATER
RECORDER

0506530

BK0101PG1485

\$ *8.00* PAID *AL* DEPUTY