

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

We, GILBERT E. GRAHAM and PAMELA S. GRAHAM, husband and wife,
declare as follows:

That we are the head of the household.

That we do, at the time of the making of this Declaration, actually reside on the
premises hereinafter described, and it is our intention to use the same as a home.

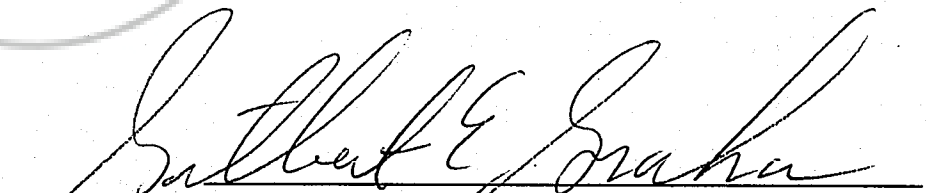
The address of the premises is 3474 Mark Twain Avenue, Gardnerville, Nevada,
and more particularly described as follows:

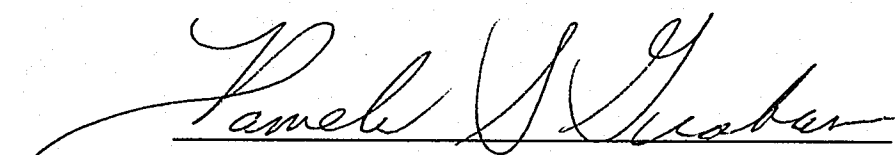
Lot 6, as shown on the Map of TOPAZ-SUNRISE ESTATES, filed for record in
the Office of the Douglas County Recorder on January 9, 1968, as Document No.
39898, Official Records of Douglas County, Nevada.
Assessor's Parcel No. 39-158-140.

That we do, by these presents, claim the premises above described and the
outbuildings and appurtenances as a homestead; that all of the said property is necessary
to the use and enjoyment of said homestead.

That no former Declaration of Homestead has been made on this property by us.

IN WITNESS WHEREOF, we have hereunto set our hands this 26 day of March,
2001.


GILBERT E. GRAHAM


PAMELA S. GRAHAM

0511157

BK0301PG6920

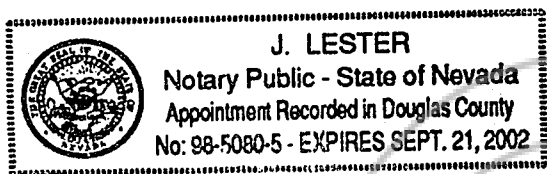
STATE OF NEVADA

SS.

COUNTY OF DOUGLAS

On this 26 day of March, 2001, before me, a Notary Public in and for the County of Douglas, State of Nevada, personally appeared GILBERT E. GRAHAM and PAMELA S. GRAHAM known to me to be the persons described in and whose names are subscribed to the foregoing Declaration of Homestead, and they did acknowledge to me that they executed the same for the uses and purposes therein recited.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the City of Gardnerville, State of Nevada on the day and year in this document first above written.



J. Lester
NOTARY PUBLIC

WHEN RECORDED, RETURN TO:

✓ Gilbert E. Graham and
Pamela S. Graham
3474 Mark Twain Avenue
Gardnerville, Nv 89410

REQUESTED BY
Pamela Graham
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 MAR 27 PM 4:31

LINDA SLATER
RECORDER

\$ *5.00* PAID *K2* DEPUTY

0511157

BK0301PG6921