DECLARATION OF HOMESTEAD

APN 1220-01-002-009

KNOW ALL MEN BY THESE PRESENTS:

That we, RONALD J. MILBANK AND CHRISTINE M. MILBANK, TRUSTEES, OR THEIR SUCCESSORS IN TRUST, UNDER THE MILBANK LIVING TRUST, DATED OCTOBER 22,1998, AND ANY AMENDMENTS THERETO and do hereby certify and declare as follows:

That we are husband and wife and that we are now actually residing together on the land and premises hereinafter described, consisting of the land and dwelling house thereon.

That we intend to use and claim the said property hereinafter described, together with the dwelling house thereon, and it's appurtenances, as a homestead.

That the property and premises herein referred to are situate in the City of GARDNERVILLE, County of DOUGLAS, State of NEVADA, and are described as follows:

See Exhibit A attached hereto and made a part hereof.

Property Commonly known as: 1966 STEPHEN COURT, GARDNERVILLE, NV 89410

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.

Dated: APRIL 23, 2001

STATE OF NEVADA

COUNTY OF DOUGLAS

This instrument was acknowledged before me on APRIL , 2001

by CAROL COSTA

CAROL COSTA

CAROL COSTA

CAROL COSTA

(This area for official notarial seal)

Notary Public - State of Nevada Appointment Recorded in County of Douglas My Appointment Expires Nov. 4, 2004

SPACE BELOW THIS LINE FOR RECORDER'S USE

RECORDING REQUESTED BY
Western Title Company, Inc.
AND WHEN RECORDED MAIL TO

Name Street CHRISTINE MILBANK P.O. BOX 3110

Street Address

City,State

GARDNERVILLE, NV 89410

00084412-201-CAC

0513038 RK0401PG6966

Exhibit A

All that real property situate in the Southeast ¼ of Section 1, Township 12 North, Range 20 East, M.D.B.& M., in County of Douglas, State of Nevada, described as follows:

Parcel 1-B-2, as set forth on Parcel Map for KEVIN and SANDY SERGOTT, recorded September 24, 1987 in Book 987 at Page 3752 as Document No. 162929 of Official Records.

APN: 1220-01-002-009



2001 APR 26 PM 3: 24

0513038 BK 0401PG6967 RECORDER

S PAID OF PUTY