A.P. NO. 1220-14-010-003 Escrow No. 2001-49021-DEC

WHEN RECORDED RETURN TO:

Mr. and Mrs. Gilbert Dayao 1760 Merino Circle Gardnerville, NV 89410

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That I, Gilbert K. Dayao, Yolanda C. Dayao and Sonny L. Cheng do hereby certify and declare as follows:

That I am one of the owners and that I am now actually residing together on the land and premises hereinafter described, consisting of the land and dwelling house thereon.

That I intend to use and claim the said property hereinafter described, together with the dwelling house thereon, and its appurtenances, as a homestead.

That the property and premises herein referred to are situate in the County of Douglas, State of Nevada, and is described as follows to wit:

Lot 3 in Block A as shown on the map of PRUETT RANCHES SUBDIVISION, filed for record in the office of the Douglas County Recorder on February 3, 1997 as Document No. 405966 and by Certificate of Amendment recorded July 30, 1997, Book 797, Page 5323 as Document No. 418341.

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.

WITNESS WHEREOF, I have hereunto set my hand this, day of

Gilbert K. Dayao

Sonny L. Cheng

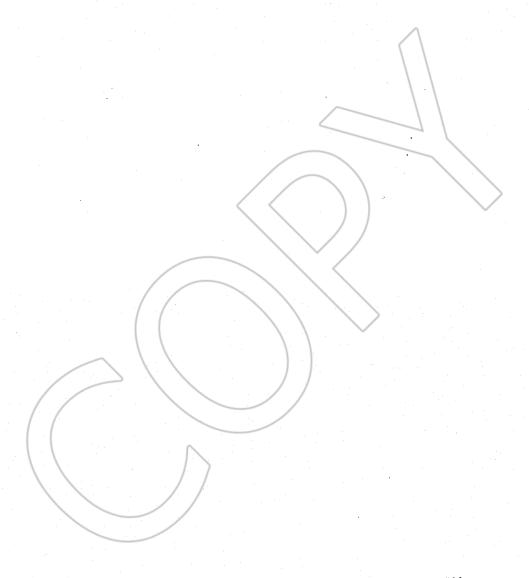
State of Nevada County of Douglas

This instrument was acknowledged before me on August 16, 2001 by Gilbert K. Dayao, Yolanda C. Dayao and Sonny L. Cheng

Notary Public

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REQUESTED BY FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

2001 SEP 17 PH 12: 00

LINDA SLATER
RECORDER

PAID DEPUTY

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