

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That I, RONALD D. CUMMINS and JOANN B. CUMMINS, husband and wife, do hereby declare that we are married; that we presently and actually reside in the residential premises located at 618 Jill Drive, Gardnerville, Douglas County, State of Nevada, 89410, and more particularly described as all that certain lot, piece or parcel of improved land, situate in Douglas County, Nevada, as hereinafter provided:

Lot 920, 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.

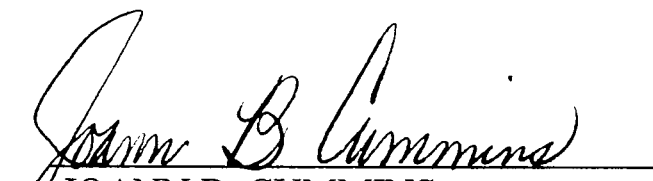
Assessor's Parcel No. 29-415-07

Together with all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining, and any reversions, remainders, rents, issue or profits thereof.

That we do by this Declaration of Homestead intend to use and claim the premises above described, together with the dwelling house thereon and the appurtenances thereto as a homestead under the provisions of Chapter 115 of the Nevada Revised Statutes.

IN WITNESS WHEREOF, we have hereunto set our hands this 21st day of March, 2002.


RONALD D. CUMMINS


JOANN B. CUMMINS

STATE OF NEVADA)

) ss:

COUNTY OF DOUGLAS)

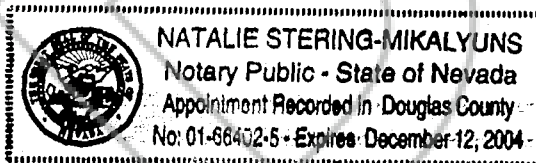
On this 21st day of March, 2002, personally appeared before me, a notary public,

RONALD D. CUMMINS and JOANN B. CUMMINS, known to me to be the persons who

executed the foregoing Declaration of Homestead and who did so freely, voluntarily and for the

uses and purposes therein mentioned.

Natalie Stering-Mikalyuns
NOTARY PUBLIC



When Recorded Mail to:

Ronald and Joann Cummins
618 Jill Drive
Gardnerville, Nevada 89410

REQUESTED BY
Noel E Manoukian Ltd
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAR 25 PM 12: 02

LINDA SLATER
RECORDER

\$ 15.00 PAID K2 DEPUTY

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