DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, JOHN L. WELSH and CHERYL L. WELSH does hereby certify and declare as follows:

That I am the owner(s) and, that I am at the time of making this declaration, residing on the land and premises hereinafter described; and

That the land and premises on which I reside is described as follows:

Lot 14 as set forth upon that Certain Subdivision Map entitled WILDHORSE ANNEX, UNIT No. 1, a Planned Unit Development, filed in the office of the County Recorder of Douglas County, State of Nevada, on January 6, 1994, in Book 194, Page 1080, as Document No. 327012.

EXCEPT THEREFROM: all mineral, oil, gas and other hydrocarbons, as excepted in the Deed to Stock Petroleum Co., Inc., recorded March 13, 1980, in Book 380, Page 1315, Official Records of Douglas County, Nevada, as Document No 42677.

A.P.N. 1420-33-411-014

THIS DOCUMENT IS RECORDED AS AN ACCIOMMODATION AND WITHOUT LIABILITY FOR THE CONSIDERATION THEREFORE OR AS TO THE VALIDITY OR SUFFICIENCY OF SAID INSTRUMENT OR FOR THE EFFECT OF SUCH RECORDING ON THE TITLE OF THE PROPERTY IMMOUNTED

That it is my intention to use and claim the said land and premises above-described as a homestead and hereby declare the same as such.

IN WITNESS WHEREOF, I have hereunto set my hand this 11 day of June, 2002.

SUSAN LAPIN Notary Public - State of Nevada Appointment Recorded in Douglas County No: 02-74683-5 - Expires March 21, 2006 JOHNLL. WELSH

CHERYL L. WELSH

STATE OF NEVADA **COUNTY OF**

On 5000 11, 2003 personally appeared before me, a Notary Public, John L. Welsh and Cheryll, Welsh who acknowledged to me that he executed the foregoing instrument.

REQUESTED BY

IAROUS TITLE & ESCROW IN UFFICIAL RECORDS OF DOUGLAS CO., MEVADA

2002 JUN 13 AM 9: 46

LINDA SLATER RECORDER

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