

DECLARATION OF HOMESTEAD

PERRY LYNN COCHRAN and CAROL ROSE COCHRAN severally certify and declare as follows:

1. That we are husband and wife as joint tenants, that we are presently and actually residing on the premises situate in Minden, State of Nevada, described as follows:

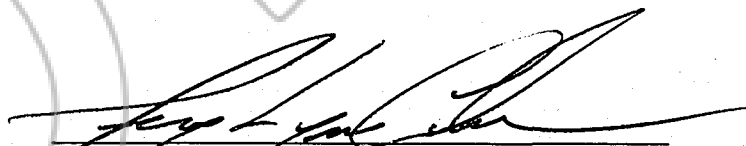
Lot 119, in Block E, as shown on the Final Map #98-045-3 of SARATOGA SPRINGS ESTATES UNITE NO. III, a Planned Unit Development, recorded in the Office of the County Recorder of Douglas County, Nevada, on June 23, 1998 in Book 698, page 5063, as Document No. 442616.

More commonly known as 1278 North Santa Barbara Road, Minden, NV 89423.

2. That it is our intention to use and claim the described land and premises as a homestead.

3. No former declaration of homestead has been made by us.

IN WITNESS WHEREOF, we have hereunto set our hands this 19th day of September, 2002.

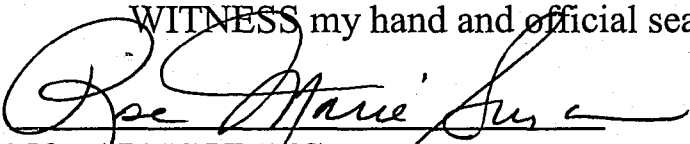

PERRY LYNN COCHRAN

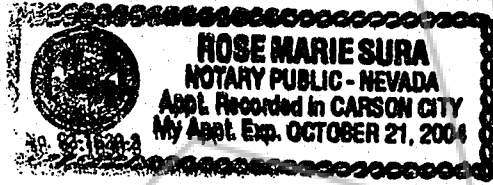

CAROL ROSE COCHRAN

STATE OF NEVADA)
 :SS.
CARSON CITY)

On September 19th, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared PERRY LYNN COCHRAN, known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same.

WITNESS my hand and official seal.

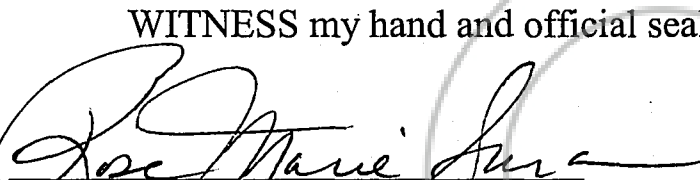

NOTARY PUBLIC

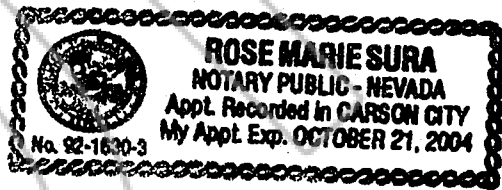


STATE OF NEVADA)
 :SS.
CARSON CITY)

On September 19th, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared CAROL ROSE COCHRAN, known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same.

WITNESS my hand and official seal.


NOTARY PUBLIC



RECORDING REQUESTED BY:
Ernest E. Adler

WHEN RECORDED MAIL TO:

Ernest E. Adler, Esq.
KILPATRICK, JOHNSTON & ADLER
412 N. Division Street
Carson City, NV 89703

Kilpatrick Johnson & Alder
OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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