

APN: 1220-09-413-011

THIS DOCUMENT IS RECORDED AS AN ACCOMODATION ONLY and without liability for the consideration therefor; or as to the validity or sufficiency of said instrument or for the effect of such recording on the title of the property involved.

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That we, MICHAEL CALLAHAM and RAMONA CALLAHAM 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 _____, County of Douglas, State of NEVADA, and are described as follows:

SEE ATTACHED EXHIBIT A

Property Commonly known as: 1025 SILVERANCH DRIVE, 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: Sept. 17, 2002

STATE OF NEVADA

COUNTY OF Carson

} S.S.

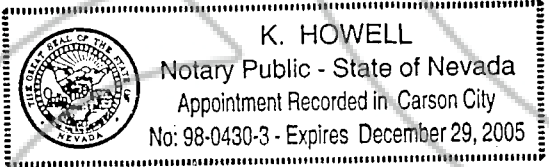
[Signature]
MICHAEL CALLAHAM

[Signature]
RAMONA CALLAHAM

This instrument was acknowledged before me on 9-17-02

by Michael Callaham + Ramona Callaham

[Signature]
Notary Public



(This area for official notarial seal)

SPACE BELOW THIS LINE FOR RECORDER'S USE

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

Name: MICHAEL CALLAHAM
Street Address: 1025 SILVERANCH DRIVE
City, State Zip: GARDNERVILLE, NV 89410
00023845-501-KTH

0552848

BK 0902 PG 07686

EXHIBIT A

Lot 11 of THE FINAL MAP OF SILVERANCH UNIT 2-A according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada on September 2, 1994, in Book 994, Page 342, as Document No. 345409.

COPY

REQUESTED BY
WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 SEP 24 PM 12:37

LINDA SLATER
RECORDER

\$15⁰⁰ PAID *Kg* DEPUTY

0552848

BK 0902 PG 07687