APN-1220-10-410-011

COLLEGH COULART P.U. BOX 2721 MINDEN, NV 89423

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That I, COLLEEN M. GOULART, do hereby declare that I am divorced and am an unmarried woman; that I am a principal owner and am the sole occupant of the following described realty; that I presently and actually reside in the subject residential premises located at 1011 Tumbleweed Court, Gardnerville, Douglas County, State of Nevada, 89410, and more particularly described as follows:

All that certain lot, piece or parcel of land situate in the County of Douglas County, State of Nevada, described in Exhibit "A" hereto, which is incorporated and made a part hereof by reference, as if set forth herein verbatim.

Assessor's Parcel No. 1220-10-410-011.

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.

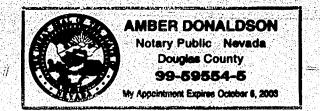
That I do by this Declaration of Homestead intend to use and claim the premises above described, together with the dwelling house thereon and the appurtenances thereto as a homestead under the provisions of Chapter 115 of the Nevada Revised Statutes.

IN WITNESS WHEREOF, we have hereunto set our hands this <u>27</u> day of September, 2002.

COLLEEN M. GOULART

STATE OF NEVADA

) ss: COUNTY OF DOUGLAS)

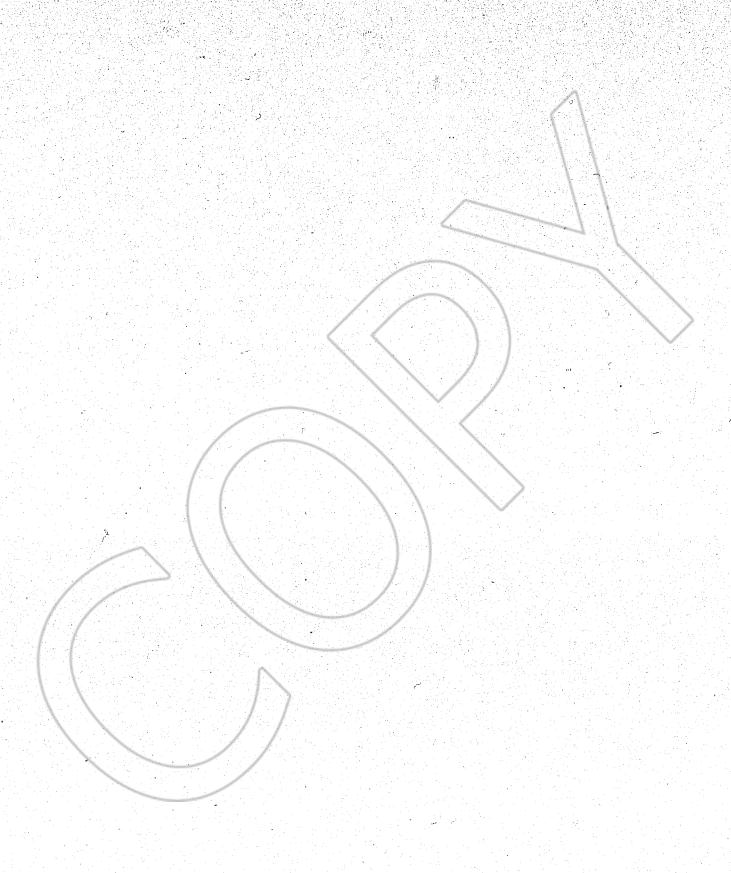


On this And day of September, 2002, personally appeared before me, a notary public, COLLEEN M. GOULART, known to me to be the person who executed the foregoing Declaration of Homestead and who did so freely, voluntarily and for the uses and purposes therein mentioned.

NOTARY PUBLIC

When Recorded Mail to:

Colleen M. Goulart P.O. Box 2731 Minden, Nevada 89423



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EXHIBIT "A"

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

A parcel of land located within a portion of the South one-half (S1/2) of Section 10, Township 12 North, Range 20 East, M.D.M., Douglas County, Nevada, described as follows:

Beginning at a found 2" I.P. at the angle point on the North line of Lot 11 of the GARDNERVILLE RANCHOS UNIT NO. 1, Document No. 26665. Said point bears North 42°15'47" West, 391.46 feet from the Westerly right of way of RIVER VIEW DRIVE,

thence South 42°15'47" East, 321.80 feet; thence South 89°48'00" West, 146.47 feet; thence North 00°12'00" West, 18.00 feet; thence South 89°48'00" West, 194.76 feet; thence South 81°33'55" West, 29.12 feet;

thence non-tangent to the preceding course along the arc of a curve to the left having a radius of 45.00 feet, a central angle of 72°05'53" and arc length of 56.63 feet, and a chord bearing of North 54°09'04" West, 52.96 feet;

thence North 00°12'00" West, 269.41 feet; thence South 69°15'31" East, 211.24 feet to the POINT OF BEGINNING.

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TO THE ORIGINAL

REQUESTED BY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

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LINDA SLATER
RECORDER

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IN OFFICIAL RECORDS OF DOUGLAS CO. NEVADA

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LINDA SLATER RECORDER

BK 1002 PG 00876

PAID DEPUTY