

DECLARATION OF HOMESTEAD

GEORGE PHILLIPS and SHEILA PHILLIPS certify and declare as follows:

1. That we are husband and wife; that we are presently and actually residing with our minor children on the premises located in Douglas County, Nevada, and more particularly described as follows:

Lot 16, in Block M, as said lot and block are shown on the map of GARDNERVILLE RANCHOS UNIT NO. 4, filed in the office of the County Recorder of Douglas County, State of Nevada, on April 10, 1967, in Map Book 1, page 055, Filing No. 35914.

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.

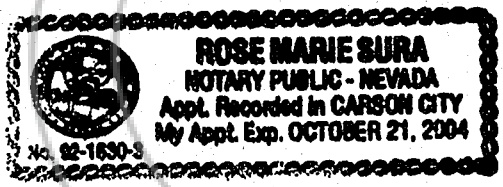
IN WITNESS WHEREOF, we have hereunto set our hands this 11th day of October, 2002.

George Phillips
GEORGE PHILLIPS
Sheila Phillips
SHEILA PHILLIPS

STATE OF NEVADA)
):SS.
CARSON CITY)

On the 11th day of October, 2002, before me, the undersigned, a Notary Public in and for said State, personally appeared GEORGE PHILLIPS and SHEILA PHILLIPS known to me to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same.

WITNESS my hand and official seal.



Rose Marie Sura
NOTARY PUBLIC

WHEN RECORDED MAIL TO:

✓ Robert G. Johnston, Esq.
KILPATRICK, JOHNSTON & ADLER
412 North Division Street
Carson City, NV 89703

REQUESTED BY
Robert G. Johnston Esq
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 OCT 14 PM 2:29

LINDA SLATER
RECORDER
\$ 14.00 PAID KJ DEPUTY

0554722
BK1002PG05329