

A.P. NO. 1420-28-110-001

WHEN RECORDED RETURN TO:
Mr. and Mrs. Steven Merrill
1258 Santa Barbara Drive
Minden, NV 89423

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMODATION ONLY. NO LIABILITY, EXPRESS OR IMPLIED, IS ASSUMED AS TO ITS REGULARITY OR SUFFICIENCY NOR AS TO ITS EFFECT, IF ANY, UPON TITLE TO ANY REAL PROPERTY DESCRIBED THEREIN.
FIRST AMERICAN TITLE CO.

DECLARATION OF HOMESTEAD

KNOW ALL MEN BY THESE PRESENTS:

That we, Steven J. Merrill and Julie L. Merrill do hereby certify and declare as follows:

That we are the owners and that we now actually reside together on the land and premises hereinafter described, consisting of the land and dwelling house thereon.

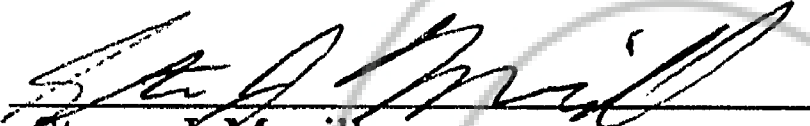
That we intend to use and claim the said property hereinafter described, together with the dwelling house thereon, and its appurtenances, as a homestead.

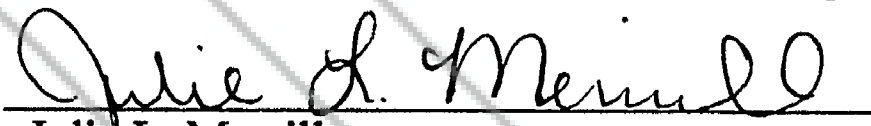
That the property and premises herein referred to are situate in the County of Douglas, State of Nevada, and is described as follows to wit:

Lot 124, in Block E as shown on the final map #98-045-3 of Saratoga Springs Estates Unit 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.

That we 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.

IN WITNESS WHEREOF, I have hereunto set my hand this 28th day of February, 2003.

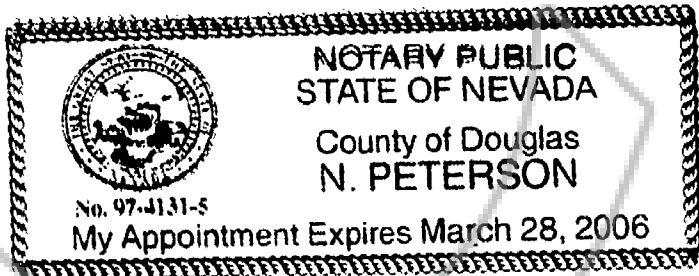

Steven J. Merrill


Julie L. Merrill

State of Nevada
County of Douglas

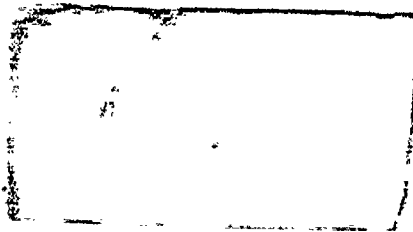
This instrument was acknowledged before me on February 28, 2003, by
Steven J. Merrill and Julie L. Merrill


Notarial Officer



0569338

BK 0303 PG 03 108



COOPY

REQUESTED BY
FIRST AMERICAN TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 MAR -7 PM 3: 34

WERNER CHRISTEN
RECORDER

\$15.00 PAID *Kg* DEPUTY

0569338
BK0303PG03109

