DOC # 0704323 07/02/2007 01:20 PM Deputy: DW OFFICIAL RECORD

Requested By: FIRST AMERICAN TITLE COMPANY

A.P.N.: File No: 1318-16-810-005 141-2325764 (NMP)

When Recorded, Mail Tax Statements To: Larry A. Zavadil

PO Box 196 Glenwood, MN 56334 Douglas County - NV Werner Christen - Recorder

Page: 1 of 3 Fee: 16.00

BK-0707 PG-0280 RPTT: 0.0



DECLARATION OF HOMESTEAD

(Spouses as Declared Owners)

We, Larry A. Zavadil and Diane Zavadil

do hereby certify and declare as follows:

- 1. We are husband and wife.
- We declare that we are joint owners of the following property located in the City
 of Zephyr Cove, County of Douglas, State of Nevada, commonly known as (Street
 Address) 442 Lakeview Avenue, Zephyr Cove, NV 89448, and more particularly
 described as follows:

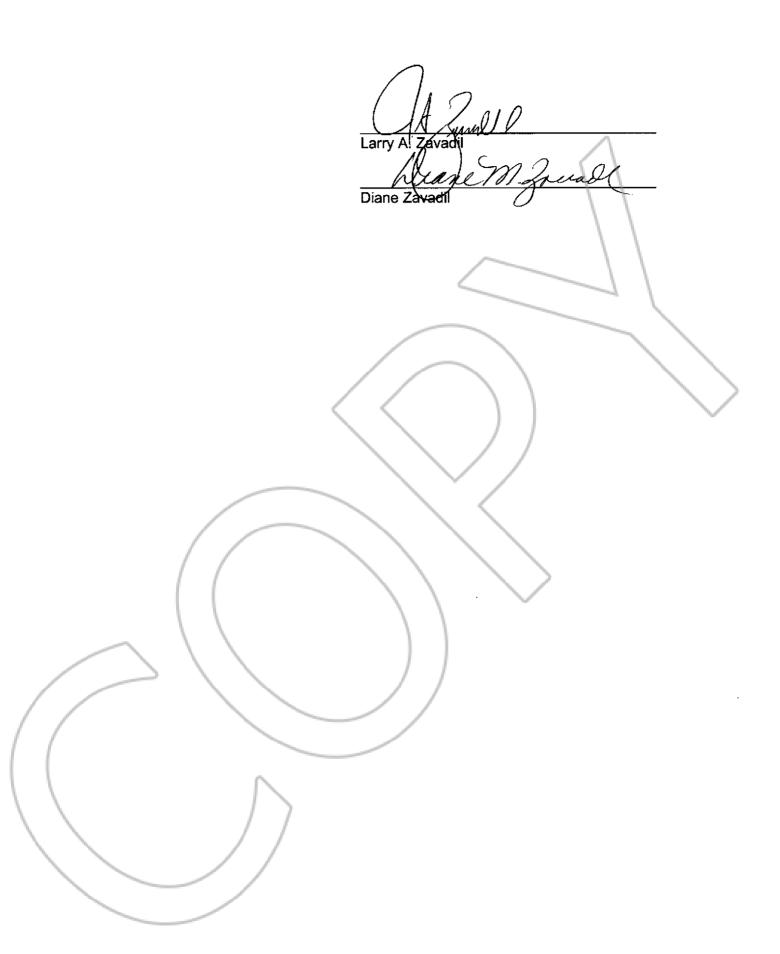
LOT 79, ELKS SUBDIVISION, AS SHOWN ON THE MAP RECORDED IN THE OFFICE OF THE COUNTY RECORDER MAY 5, 1927 IN THE BOOK 1 OF MAPS, DOUGLAS COUNTY RECORDS AND AMENDED MAP RECORDED JANUARY 5, 1928, IN BOOK 1 OF MAPS, DOCUMENT NO. 8537, DOUGLAS COUNTY RECORDS.

EXCEPTING ANY PORTION OF THE ABOVE DESCRIBED PROPERTY LYING WITHIN THE BED OF LAKE TAHOE BELOW THE LINE OF NATURAL ORDINARY HIGH WATER AND ALSO EXCEPTING ANY ARTIFICIAL ACCRETIONS TO THE LAND WATERWARD OF THE LINE OF NATURAL ORDINARY HIGH WATER OR, IF LAKE LEVEL HAS BEEN ARTIFICIALLY LOWERED, EXCEPTING ANY PORTION LYING BELOW AN ELEVATION OF 6,223.00 FEET, LAKE TAHOE DATUM ESTABLISHED BY NRS 321.595.

We claim this property and the dwelling as a homestead on behalf of both of us. This property is our principal dwelling and we actually reside in this property on the date that the Declaration of Homestead is recorded.

The facts as stated in this Declaration of Homestead are known to be true as of our personal knowledge.

Dated: 06/19/2007



STATE OF SHEVADA COUNTY OF POPE) : ss.)		
This instrument was acknowledged before to 192/07 Larry A. Zavadil and Diane Zavadil. Motary Public (My commission expires: 1/31/16	Cese	GLADYS MARIE FREES NOTARY PUBLIC - MINNES My Commission Expires Jan. 31	E SOTA , 2010