

APN 1420-28-710-007



DECLARATION OF HOMESTEAD

KARL OTTO KOSKIN certifies and declares as follows:

1. That I am a married man; that I am presently and actually residing with my wife and minor children on the premises located in Douglas County, Nevada, and more particularly described as follows:

LOT 21, OF SARATOGA HEIGHTS UNIT NO. 2, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON DECEMBER 5, 1966, IN BOOK 46, PAGE 287, AS DOCUMENT NO. 34826.

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 me.

IN WITNESS WHEREOF, we have hereunto set our hands this

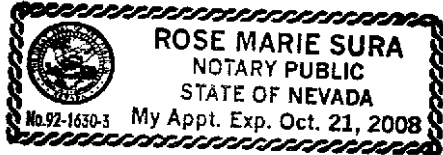
19 day of JUNE, 2008.


KARL OTTO KOSKIN

STATE OF NEVADA)
 :SS.
CARSON CITY)

On the 19th day of June, 2008, before me, the undersigned, a Notary Public in and for said State, personally appeared KARL OTTO KOSKIN known to be the person whose name is subscribed to the within instrument and acknowledged that he 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