

54 - 716

MEMORANDUM OF GROUND LEASE

THIS MEMORANDUM OF GROUND LEASE made as of this 12th day of October, 1981, between Alan Baer ("Lessor") and The Southroads Bank, a Nebraska state banking corporation, ("Lessee").

W I T N E S S E T H :

(1) Lessor and Lessee have as of this day entered into a ground lease (the "Lease") for the premises located in Sarpy County, Nebraska, a legal description of which is contained in Exhibit A (the "Parcel").

(2) The lease sets forth the above names of the parties thereto.

(3) The term of the Lease commences as of the date hereof and expires 30 years from the earlier of the date (i) when Lessee opens for business at the Parcel or (ii) one year from the date the Parcel is delivered to Lessee.

(4) Lessee has a right to extend the term of the Lease for two successive periods of ten years each. Lessee's rights of extension are exercisable as follows: Failure to exercise any of the foregoing rights to extend the term of the Lease shall render null and void the subsequent right or rights to extend the term.

FILED FOR RECORD 10-28-81 AT 3:00 P. M. IN BOOK 54 OF Misc Rec. 25
PAGE 716 Carl L. Hillebrand REGISTER OF DEEDS, SARPY COUNTY, NEB. 15

13522

EO ADALY
 PLANNING
 ARCHITECTURE
 ENGINEERING

600 INDIAN HILLS DRIVE
 OMAHA NEBRASKA 68114
 TELEPHONE (402) 391 8111
 CABLE / LADCO OMA

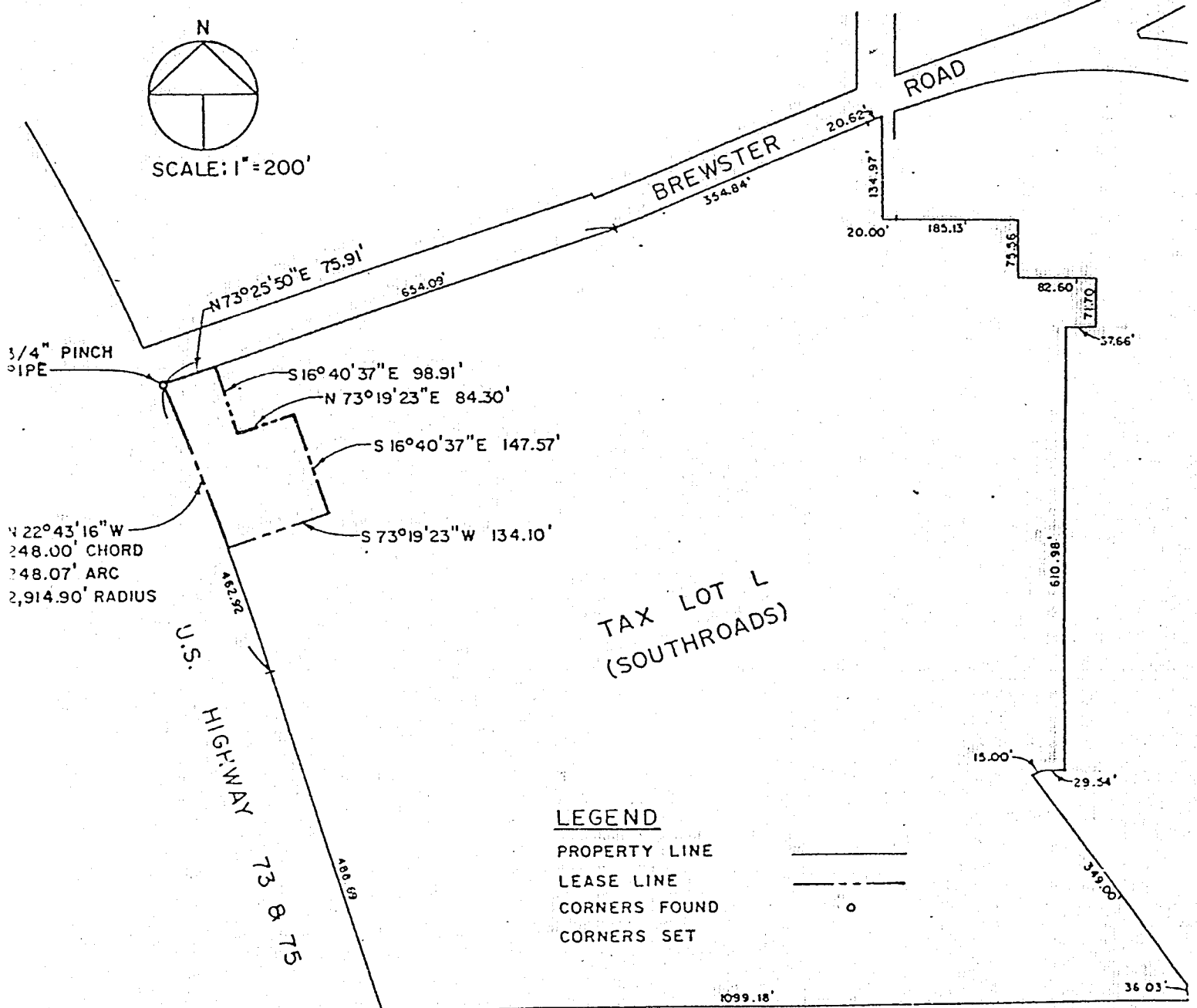
RECORD OF SURVEY

PROJECT NO. 060581
 SURVEY NO. FS 8-80

54-716C
 LOCATION
 SW 1/4 SEC. 14
 T14 - R13
 SARPY COUNTY

LEGAL DESCRIPTION:
 SEE PAGE 2 OF 2.

FIELD NOTES AND PLAT TO SCALE SHOWING TRACT SURVEYED WITH ALL PERTINENT POINTS:



LAND SURVEYOR'S CERTIFICATE: CHILD'S ROAD

I hereby certify that this plat, map, survey or report was made by me or under my direct personal supervision and that I am a duly Registered Land Surveyor under the laws of the State of NEBRASKA.

Signature Ronald F. Kretschul

DATE RECEIVED: _____

Date: MARCH 3, 1981 Reg. No. LS 363

OFFICIAL ADDRESS: _____

BLOG PERMIT NO: _____

SEAL

EXHIBIT A

54 - 716D

LEASE DESCRIPTION

A tract of land in Tax lot "L" (Southroads) in the Southwest Quarter (S.W. 1/4) of Section 14, Township 14 North, Range 13 East of the 6th Principal Meridian, Sarpy County, Nebraska, more particularly described as follows:

Beginning at the Northwest corner of said Tax lot "L" which is the intersection of the easterly R.O.W. line of U.S. Highway No. 73 & 75 with the southerly R.O.W. line of Brewster Road, thence, N. 73° 25' 50" E. along the said southerly R.O.W. line of Brewster Road for a distance of 75.91 feet to a point; thence S. 16° 40' 37" E. for a distance of 98.91 feet to a point; thence N. 73° 19' 23" E. for a distance of 84.30 feet to a point; thence S. 16° 40' 37" E. for a distance of 147.57 feet to a point; thence S. 73° 19' 23" W. for a distance of 134.10 feet to a point on the said easterly R.O.W. line of U.S. Highway No. 73 & 75; thence 248.07 feet in a northwesterly direction along the said R.O.W. line of U.S. Highway No. 73 & 75 which is the arc of a circular curve to the left having a radius of 2,914.9 feet and a chord, the length and bearing of which are 248.00 feet and N. 22° 43' 16" W. respectively, to the Point of Beginning, containing 27,500 square feet more or less.

For this description, used the recorded bearing of N. 73° 25' 50" E. for the southerly R.O.W. line of Brewster Road.

EXHIBIT A