

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, Mike G. Poe and Gale S. Poe, husband and wife, as joint tenants, hereinafter referred to individually and collectively as GRANTOR, for valuable consideration hereinafter stated, does hereby grant, bargain, sell and convey unto First State Bank Nebraska, hereinafter called GRANTEE, and assigns all of that certain real property with tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of Lancaster, State of Nebraska, legally described as follows:

**Lot One (1), Block One (1), Poe Estates, Lancaster County, Nebraska
Lot Two (2), Block Two (2), Poe Estates, Lancaster County, Nebraska
Lot Three (3), Block Two (2), Poe Estates, Lancaster County, Nebraska
Lot Four (4), Block Two (2), Poe Estates, Lancaster County, Nebraska
Lot Five (5), Block Two (2), Poe Estates, Lancaster County, Nebraska
Lot Six (6), Block Two (2), Poe Estates, Lancaster County, Nebraska
Lot Seven (7), Block Two (2), Poe Estates, Lancaster County, Nebraska**

To have and to hold the same unto the said Grantee and assigns forever. This Deed is absolute in effect and conveys fee simple title of the premises above described to the Grantee and does not operate as a Mortgage, Deed of Trust or security of any kind.

This Deed does not effect a merger of the fee ownership and the lien of the Deed of Trust described below. The fee and lien shall hereafter remain separate and distinct.

By the recording of the Deed, Grantee and Grantor agree that Grantee does not covenant and agree that Grantee forever forebears taking any action whatsoever to collect against Grantor on the obligations which are secured by the Deed of Trust described below and that Grantee may seek, obtain or permit a deficiency judgment against Grantor, his heirs, successors or assigns. This paragraph shall also be applicable in the event that Grantor attempts to have this Deed set aside or this Deed is determined to transfer less than fee simple title to Grantee.

POES

Grantor does hereby assign and transfer to Grantee any equity of redemption and statutory rights of redemption concerning the real property and the Deed of Trust described below.

Grantor is not acting under any misapprehension as to the legal effect of this Deed, nor under duress, undue influence or misrepresentation of Grantee, their agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made.

The true and actual consideration for this transfer consists of Grantee's waiver of their right to foreclose on that certain Deed of Trust dated January 24, 2014 by Grantor in favor of Grantee and recorded January 27, 2014, as Instrument 2014003214 all in the Real Property records of Lancaster County, Nebraska.

In construing this Deed and where the context so requires, the singular includes the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereto apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the Grantor has executed this instrument this 8th day of October, 2014.

Grantor



Mike G. Poe

Grantee

FIRST STATE BANK NEBRASKA



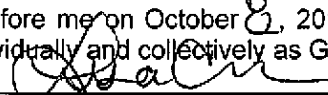
Gerald L. Lentfer, President



Gale S. Poe

STATE OF NEBRASKA)
)SS.
COUNTY OF LANCASTER)

The foregoing instrument was acknowledged before me on October 8, 2014, by Mike G. Poe and Gale S. Poe, husband and wife, as joint tenants, individually and collectively as Grantor.

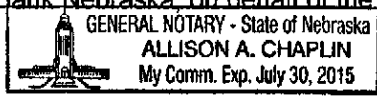



Notary Public

STATE OF NEBRASKA)
)SS.
COUNTY OF LANCASTER)



The foregoing instrument was acknowledged before me on October 8, 2014, Gerald L. Lentfer, President of First State Bank Nebraska, on behalf of the banking corporation as Grantee.





Notary Public