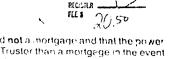
027; ACKNOWLEDGEMENT OF DEED OF TRUST

TRUSTOR READ THIS BEFORE SIGNING



Trustor understands that the document that Trustor is about to execute is a Deed of Trust and not a mortgage and that the power of sale provided for in the Deed of Trust provides substantially different rights and obligations to Trustor than a mortgage in the event of a default or breach of obligation under the Deed of Trust including, but not limited to the Lender's right to have the Property sold by the Trustee without any judicial proceeding. Trustor represents and warrants that this acknowledgement was executed by Trustor before the execution of the Deed of Trust.

BOOM 225 ... 20 ... 503.

93 JUN 29 PH 2: 43

Alan R. Vannoy Convence Trustor Penix L. Variaov

Cari DODGE CONTENT

TEOS DEED OF TRUST WITH FUTURE ADVANCES

THIS DEED OF TRUST is made as of the 25th day of June 19 93 by and among Man R. Yannoy and Penny L. Vannoy, husband and wife Lot 7, Emerson Estates, Premont. NE 68025 Hieren Trastor whether one of place. whose mailing addrecs is American National Basic of Fremont the Trustee ne host oth Street Fremont, NF 68025 whose mailing address icthereir "Trustee"), and American National Bank of Fremont the Beneficiary

99 West 5th Street Fremont, NE 68025 whose mailing address is therein "Lender") FOR VALUABLE CONSIDERATION, including Lender's extension of credit identified here to Alam H. Vannoy and

Penny L. Cannov Penny I. Vannoy — Sherein Borrower whether one or more and the trust berein created, the receipt of which is hereby acknowledged. Truster bereby to wholey grants transfers conveys and assigns to Trustee, IN TRUST, WITH POWER OF SALE for the few of the discovery of the few and subject to the terms and conditions hereinafter set. forth, the real property, described as to lows.

Lot 7, Emerson Estates Subdivision, Dodge County, Nebraska.

Together with all buildings, improvements, fixtures intreets, alleys, passageways, easements, rights, privilenes and appurtenances located thereon or in anywish pertaining thereto, and the rents, issues and profits reversions and remain ers thereof, and such personal property that is attached to the improvements so as to constitute a fixture, including, but not limited to, heating and cooling equipment; and together with the homestead or mail tall interests, if any, which interests are hereby released and waived, all of which including replacements and additions thereto is here by declared to be a part of the real estate secured by the lien of this Dee 1 of Trust and all of the foregoing being referred to herein as the "Property".

This Deed of Trust shall secure (a) the payment of the principal sum and interest evidenced by a promissory note or credit

agreement dated June 25, 1993

having a maturity date of

July 1, 1996

38,880.00 in the original principal amount of \$ and any and all modifications, extensions and renewals thereof or thereto and any and all future advances and readvances to Borrower (or any of them if more than one) hereunder pursuant to one or more promissory notes or credit agreements (herein called "Note"), (b) the payment of other sums advanced by Lender to protect the security of the Note, (c) the performance of all coveriants and agreements of Trustor set forth herein; and (d) all present and future indebtedness and obligations of Borrower (or any of them if more than one) to Lender whether direct, indirect, absolute or contingent and whether arising by note, guaranty, overdraft or otherwise. The Note, this Deed of Trust and any and all other docuents that secure the Note or otherwise executed in connection therwith including without limitation guarantees, security agreements and assignments of leases and roots shall be referred to herein as the "Loan Instruments."

Trustor covenants and agrees with Londer as follows

1. Payment of Indebtedness. All incebtedness secured hereby shall be paid when due 2. Title. Trustor is the owner of the Property, has the right and authority to convey the Property, and warrai ts that the lien created hereby is a first and prior from on the Property, except for liens and encumbrances set forth by Trustor in unting and delivered to Lender before execution of this Deed of Trust does not violate any

contract or other obligation to which Trustor is subject.

3. Taxes, Assessments. To pay before detriquency all taxes, special assessments and of other charges against the Property.

now or hereafter levied

4. Insurance. To keep the Property insured against damage by fire hazards a claded within the term "extended coverage" and 4 Insurance. To keep the Property insured against damage by fire hazards is claded within the term "extended coverage" and such other hazards as Lender may require, it amounts and with companies indeptable to 1 ender paraming Loader as an additional named insured, with loss payable to the Lender. In case of loss under such policies, the Lender is authorized to adjust, collect and compromise, at claims thereunder and shall have the option of applying all or part of the insurance area ends (if the area indebted; essisted ender as Lender may determine, (in to the Truster to be used for the right of restoration of the Property or (iii) for any other purpose or object satisfactory to Lender without affecting the lien of this Deed of the first the full amount secured hazeby before such payment ever took place. Any application of proceeds to indepted a for the full indepted date of any payments under the Note or cure any default thereunder content of the payment is Londer by the following the Lender in only as they become due one or more of the following for the process or default and in the property. (ii) the premisms on the property assurance required the options and in the property. (iii) the premisms on the property assurance required the options and in the property. (iii) the premisms on the property assurance required the options.)

required by Lender

6 Maintenance, Repairs and Compliance with Laws Tristor on a keep the Orders, in provingentic or a replace of compliance with Laws Tristor on a keep the Orders, in provingentic or a replace of compression of the Property shall not remove demonstrate outstantials, after any of the exproperties of the Orgest, shall not commit suffer or permit any act to be done or organization of the Committed of the organization of the Property shall not remove demonstrate part, in which any of the expropersion of the Organization of the Property of any part thereof or any part thereof.

7. Expression Property Indiana Compliance of the complete of

T. Eminent Domain. Lender is notebulassigned all compensation dwar to the light in a little payments of social tension after "Proceeds") in connection with condemnation in other taking arth. Copyright a payment of the large payment of the lender shall be entitled at its option to conmense helpful in the large payment of th

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988 National Bank of Commerce Trust and Savings Association. Lincoln. Nebraska