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Charles T. Hagel and Lillian Z. Hagel, husband and wife as Trustor, under this Deed of Trust to be entered into among Trustor, FIRST NATIONAL BANK OF OMAHA, Omaha, Nebraska, as Trustee, and FIRST NATIONAL BANK OF OMAHA, Omaha, Nebraska, as Beneficiary, hereby acknowledge that it is understood that (a) the Deed of Trust to be executed by Trustor is a trust deed and not a mortgage and (b) the power of sale provided for in the Deed of Trust provides substantially different rights and obligations to the Trustor than a mortgage in the event of a default or breach of obligation.

Trustor acknowledges that this written acknowledgment was made prior to the execution of the Deed of Trust.

Charles T. Hagel
Charles T. Hagel
Lillian Z. Hagel
Lillian Z. Hagel

INDIVIDUAL / PARTNERSHIP / CORPORATE ACKNOWLEDGMENT

State of Nebraska)
) SS
County of Douglas)

Before me, a Notary Public, personally came Charles T. Hagel and Lillian Z. Hagel,
husband and wife

known to me to be the identical person(s) who signed the foregoing instrument and acknowledged the execution thereof to be his, her, or their voluntary act and deed, and if married, intending to bind his/her separate estate; and if executed on behalf of a corporation or partnership the execution thereof was the signer's voluntary act and deed as such officer/general partner and the voluntary act and deed of said corporation/partnership, duly authorized as required by law.

Witness my hand and Notarial Seal this 13th day of August, 19 93.



Katherine C. Currey
Katherine C. Currey
Notary Public

DEED OF TRUST

THIS DEED OF TRUST, made as of the 13th day of August, 19 93, between Charles T. Hagel and Lillian Z. Hagel, husband and wife as Trustor, FIRST NATIONAL BANK OF OMAHA, Omaha, Nebraska, as Trustee, and FIRST NATIONAL BANK OF OMAHA, Omaha, Nebraska, as Beneficiary.

WITNESSETH:

That Trustor irrevocably grants, transfers and assigns to Trustee in trust, with power of sale, the following described property:

Lot Sixteen (16), LINDEN ESTATES, as surveyed, platted and recorded in Douglas County, Nebraska.

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also known as 14025 Lafayette Cir., Omaha, NE 68154 together with all interest which Trustor now has or may hereafter acquire in and to said property and in and to (a) all easements and rights of way appurtenant thereto; and (b) all buildings, structures, improvements, fixtures equipment, furnishings and appurtenances now or hereafter placed thereon, it being intended and agreed that all classes of property attached or unattached, other than consumable goods, used or to be used in connection with said property, are conclusively deemed to be affixed to and to be part of the real property that is conveyed hereby Trustor agrees to execute and deliver, from time to time, such further instruments as may be requested by Beneficiary to confirm the lien of this Deed of Trust on any of the aforementioned property. The property so conveyed to Trustor hereunder is hereinafter referred to as "such property"

The Trustor absolutely and irrevocably grants, transfers and assigns to Beneficiary the rents, income, issues, and profits of all property covered by this Deed of Trust.

FOR THE PURPOSE OF SECURING:

1. Payment of the principal sum of *Two hundred fifty thousand and 00/100* Dollar (\$ *250,000.00*) evidenced by promissory note(s) dated August 13, 1993 (hereinafter referred to as the "Promissory Note" whether one or more) issued by Charles T. Hagel and Lillian Z. Hagel ("Maker") and payable to the order of Beneficiary, together with interest thereon, late charges, and prepayment bonuses according to the terms of the Promissory Note and all renewals, extensions, and modifications thereof.

First National Bank of Omaha
Commercial Doc/Collateral Dept.
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One First National Center
Omaha, NE 68102

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FB *mc-225*
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CONF *na*
LEGL PG *MC* FV