

COMMONWEALTH LAND TITLE INSURANCE COMPANY**ALTA OWNERS POLICY - SCHEDULE A**

Issued By: Spence Title Services, Inc., 1905 Harney Street, Suite 210, Omaha, NE 68102 Phone: 402-345-8844 Fax: 402-345-4634

File No.: TA-55756

Policy No.: C33-0065356

Address Reference: 10025 Fieldcrest Drive, Omaha, NE 68114

Amount of Insurance: \$525,000.00

Premium: \$1,205.00

Date of Policy: September 29, 2008 at 12:42PM

1. Name of Insured:

DALE A. BROEKEMEIER AND CHRISTINA E. BROEKEMEIER, Husband and Wife, as Joint Tenants.

2. The estate or interest in the Land that is insured by this policy is Fee Simple.

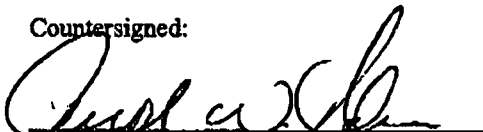
3. Title is vested in:

DALE A. BROEKEMEIER AND CHRISTINA E. BROEKEMEIER, Husband and Wife, as Joint Tenants.

4. The Land referred to in this policy is described as follows:

Lot 155 J-5, in REGENCY TOWNHOMES 4TH ADDITION, an Addition to the City of Omaha, as surveyed, platted, and recorded, in Douglas County, Nebraska.

Countersigned:


Authorized Signatory

THIS POLICY IS VALID ONLY IF SCHEDULE B IS ATTACHED

ALTA Owners Policy (6/17/06)

COMMONWEALTH LAND TITLE INSURANCE COMPANY

OWNERS POLICY

SCHEDULE B

EXCEPTIONS FROM COVERAGE

Policy No.: C33-0065356

File No.: TA-55756

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

- A. Rights or claims of parties in possession not shown by the current public records.
- B. Easements or claims of easements not shown by the current public records.
- C. Discrepancies, conflicts in boundary lines, shortage in area, encroachments and any facts which a correct survey and inspection of the premises would disclose and which are not shown by the current public records.
- D. Any lien or right to a lien for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the current public records.

SPECIAL EXCEPTIONS

(Special exceptions are those defects disclosed by a search of the title to this property for which no coverage is provided by this policy.)

1. The lien of general taxes for 2008, becoming due and payable December 31, 2008, and all subsequent taxes and special assessments not yet certified to the Office of the Douglas County Treasurer for collection at the date hereof.
2. Covenants, conditions and restrictions contained in instrument dated March 19, 1968, filed March 19, 1968, in Book 461 at Page 103 of the Miscellaneous Records of Douglas County, Nebraska, which contains no forfeiture provision. NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.
 - a. Provisions for Homeowners Association, if any, set forth therein.
 - b. Easements granted for utilities affecting subject property as set forth therein.
3. Covenants, conditions and restrictions contained in instrument dated July 30, 1971, filed August 6, 1971, in Book 502 at Page 7 of the Miscellaneous Records of Douglas County, Nebraska, which contains no forfeiture provision. NOTE: This exception omits any covenant, condition or restriction based on race, color, religion, sex, handicap, familial status or national origin as provided in 42 U.S.C. Section 3604, unless and only to the extent that the covenant (a) is not in violation of state or federal law, (b) is exempt under 42 U.S.C. Section 3607, or (c) relates to a handicap, but does not discriminate against handicapped people.

*CHECK
BOOK FOR
OWN PLAT
FOR LINES*

Owners Policy Schedule B continued**Policy No.: C33-0065356****File No.: TA-55756**

- a. Provisions for Homeowners Association, if any, set forth therein.
- b. Easements granted for utilities affecting subject property as set forth therein.
4. Declaration dated June 14, 1977, filed July 6, 1977, in Book 583 at Page 353 of the Miscellaneous Records of Douglas County, Nebraska, which contains no forfeiture provision.
 - a. Provision for Homeowners Association, if any, set forth therein.
 - b. Amendment and Extension of Declaration dated August 23, 1988, filed August 25, 1988, in Book 859 at Page 741 of the Miscellaneous Records of Douglas County, Nebraska.
 - c. Amendment and Extension of Declaration dated September 29, 1988, filed October 5, 1988, in Book 864 at Page 102 of the Miscellaneous Records of Douglas County, Nebraska.
 - d. Amendment of Declaration dated April 26, 1995, filed May 25, 1995, in Book 1147 at Page 634 of the Miscellaneous Records of Douglas County, Nebraska.
 - e. Amendment to Declaration of Restrictive Covenants filed September 18, 2002, in Book 1462 at Page 134 of the Miscellaneous Records of Douglas County, Nebraska.
5. Terms, conditions, provisions and easements contained in Revised and Restricted By-Laws of Regency Townhomes Associations February 29, 2005, dated February 29, 2008, filed March 26, 2008 as Instrument No. 2008029156 of the Miscellaneous Records of Douglas County, Nebraska.
6. Easement and Right-of-Way between United Benefit Life Insurance Company and Metropolitan Utilities District of Omaha, dated June 14, 1977, filed June 24, 1977, in Book 582 at Page 652 of the Miscellaneous Records of Douglas County, Nebraska, affecting subject property as set forth therein.