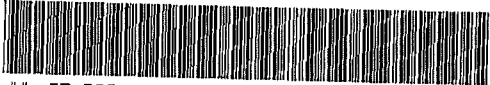




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JUL 25 2003 15:43 P 1

RICHARD A. TANKOCH
REGISTRAR OF DEEDS
DOUGLAS COUNTY, NEBRASKA

RECORDED

client S, Sr MC-40332
83

NOTICE OF COMMENCEMENT

0110190945

PERMIT NO.: N/A
TAX FOLIO NO.: N/A

The undersigned, after being first duly sworn, states as follows and verifies that the information set forth in this Notice of Commencement is true to the best of the undersigned's knowledge, information and belief:

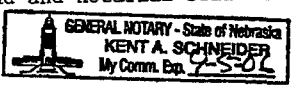
- 1. Description of Property (legal and street address):
TED
OMAHA, Nebraska 68116
LOT 11, VILLAS OF HUNTINGTON WOODS, A SUBDIVISION, AS SURVEYED, PLATTED AND RECORDED IN DOUGLAS COUNTY, NEBRASKA.
- 2. General Description of Property: N/A
- 3. Name of Borrower(s): DANIEL SPENCE
Address of Borrower(s): 15522 BURDETTE
OMAHA, NE 68118
- 4. Borrower(s) interest in Property: FEE SIMPLE TITLE
- 5. Name & Address of Fee simple titleholder (if other than Borrower):
- 6. Builder's Name: ENVY HOMES
Builder's Address:
- 7. Name and address of all lending institutions which provide financing for the improvements:
TierOne Bank
1235 'N' Street
Lincoln, NE 68508
- 8. Name and address of the designee, if any, of the Borrower:
- 9. Expiration date of this Notice of Commencement is one year from date of recording unless a different date is specified:
6/17/2003

Borrower <u>Daniel Spence</u>	Date	Borrower	Date
_____	_____	_____	_____
Borrower	Date	Borrower	Date

STATE OF Nebraska)
COUNTY OF DOUGLAS)ss

On this 17th day of June, 2003, before me, the undersigned, a Notary Public, duly commissioned and qualified for in said County, personally came Daniel Spence, a single person, known to me to be the identical person or persons whose name is affixed thereof to be their voluntary act and deed as a single person.

Witness my hand and notarial seal the day and year last above written.



Kent A. Schneider
Notary Public

My commission expires the _____ day of _____

TierOne Bank
2625 S. 140th Street
Omaha, NE 68144-2338 0225915

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