

CHICAGO TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

Issued Through: Spence Title Services, Inc., 1905 Harney St. Suite 210, Omaha, NE 68102, Phone: (402) 345-8844, Fax: (402) 345-4634

SCHEDULE A

See TA-38889

1. Effective Date: **July 8, 1999 at 8:00 a.m.**

Case No.: **TA-38643**

2. Policy or Policies to be issued:

A. ALTA Owner's Policy [10/17/92]
Proposed Insured:

Amount: **TO BE DETERMINED.**
Premium:

TO BE NAMED.

B. ALTA Loan Policy [10/17/92]
Proposed Insured:

Amount: **TO BE DETERMINED.**
Premium **\$0.00**

TO BE NAMED , its successors and/or assigns, as their interests may appear.

3. The estate or interest in the land described or referred to in this Commitment and covered herein is a **Fee Simple** and title thereto is at the effective date hereof vested in:

DANIEL D. COSTELLO AND JOAN M. COSTELLO, Husband and Wife, as Joint Tenants.

4. The land referred to in the Commitment is described as follows:

Lot 4, in WESTERN TRAILS III, an Addition to the City of Omaha, as surveyed, platted and recorded, in Douglas County, Nebraska.

CHICAGO TITLE INSURANCE COMPANY

COMMITMENT

SCHEDULE B - I

Commitment No.: TA-38643

I. The following are the requirements to be complied with:

1. Payments to, or for the account of, the sellers or mortgagors of the full consideration for the estate or interest to be insured.
2. Instruments in insurable form which must be executed, delivered and duly filed for record:
 - a. REQUIRE Warranty Deed from Daniel D. Costello and Joan M. Costello, as Husband and Wife, in favor of Proposed Insured Purchaser.
3. Deed of Trust dated April 29, 1986, filed May 13, 1986, in Book 2920 at Page 71 of the Mortgage Records of Douglas County, Nebraska, executed by Kenneth R. Finochiaro and Sharon M. Harris, in favor of Occidental/Nebraska Federal Savings Bank, Trustee and Beneficiary, securing the sum of \$100,000.00 and any other amounts payable under the terms thereof.
 - a. Assigned to Federal Home Loan Mortgage Corporation, by instrument dated May 22, 1986, filed October 30, 1986, in Book 3004 at Page 461 of the Mortgage Records of Douglas County, Nebraska.
 - b. REQUIRE Deed of Reconveyance for the above Deed of Trust.
4. Deed of Trust dated August 31 1993, filed September 7, 1993, in Book 4137 at Page 557 of the Mortgage Records of Douglas County, Nebraska, executed by Daniel D. Costello and Joan M. Costello, husband and wife, in favor of Commercial Federal Bank, A Savings Bank, Trustee, and Commercial Federal Mortgage Corporation, Beneficiary, securing the sum of \$35,000.00 and any other amounts payable under the terms thereof.
 - a. REQUIRE Deed of Reconveyance for the above Deed of Trust.

NOTE: If requested by lender, the standard exceptions to survey and mechanics' liens, as shown on this Commitment, will be deleted from the lender's final policy to be written, upon receipt of a comprehensive survey of the premises and the attached Affidavit Regarding Owner, or other acceptable lien waiver document, executed by the titleholders.

NOTE: Please notify this Company when all requirements have been met so that we may issue the final policy.

NOTE: Please order a verbal update from this title company prior to closing this transaction to determine any matters appearing of record after the effective date of this commitment.

CHICAGO TITLE INSURANCE COMPANY

COMMITMENT

SCHEDULE B - II

Commitment No.: TA-38643

Upon payment of the full consideration to, or for the account of, the grantors or mortgagors, and recording of the necessary deeds and/or mortgages in insurable form, the policy or policies will be issued containing exceptions in Schedule B thereof to the following matters (unless the same are disposed of to the satisfaction of the Company):

1. If an owner's policy is to be issued, the mortgage encumbrance, if any, created as part of the purchase transaction.
2. Defects, liens, encumbrances, adverse claims or other matters, if any created, first appearing in the current public records or attaching subsequent to the effective date hereof but prior to the date the proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this commitment.
3. Rights or claims of parties in possession not shown by the current public records.
4. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
5. Easements or claims of easements not shown by the current public records.
6. 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.
7. Taxes or special assessments which are not shown as existing liens 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.)

8. General and special taxes and assessments as hereafter listed, if any (all amounts shown being exclusive of interest, penalties and costs):
 - a. General taxes due and payable at the date hereof: 1998/1999 taxes: \$3,480.32 total; PAID IN FULL. Key Number: 3122-2606-25.
 - b. Special taxes or assessments certified to the Office of the County Treasurer for collection at the date hereof: None.
9. Easements granted by Plat and Dedication filed January 14, 1985, in Book 1747 at Page 413 of the Deed Records of Douglas County, Nebraska, affecting the front 5 feet the side 5 feet, and the rear 8 feet of subject property.
10. Covenants, conditions and restrictions contained in instrument dated May 20, 1985, filed June 24, 1985, in Book 742 at Page 679 of the Miscellaneous Records of Douglas County, Nebraska, which contains no forfeiture provision.
 - a. Easement granted for utilities therein affecting subject property as set forth.
 - b. Amendment to Declaration of Restrictive Covenants filed August 19, 1986 in Book 786 at Page

100 of the Miscellaneous Records of Douglas County, Nebraska.

Spence Title Services, Inc.
1905 Harney Street, Suite 210
Omaha, Nebraska 68102

Date: August 2, 1999

Invoice #: 9015
Reference: TA-38643

To: Safetrans
10125 Crosstown Circle - Suite 380
Eden Prairie, MN 55344
Attn: Michael Krieg

Legal: 4 WESTERN TRAILS III

DESCRIPTION	AMOUNT
Preliminary Commitment (118)	\$95.00
Copy of Deed (106)	\$1.00
TOTAL	\$96.00



SAFETRANS
A Division of Chicago Title Insurance Company
National Residential Title & Closing Services

10125 Crosstown Circle, Suite 380
Eden Prairie, MN 55344
(612) 941-0280 or (800) 328-2324
FAX (612) 941-5962

August 13, 1999

TO: Spence Title
Jackie Porter

FROM: Michael Krieg
(612) 656-3359

RE: Safetrans File No.: 177876
Title File No.: TA-38643
Safetrans' Client: National Equity, Inc.
Seller: Daniel Costello and Joan Costello
Property: 16524 Cedar Street
Omaha, NE 68130

Hello Jackie,

Here is the owner's policy and the HUD from closing on the above file. On the original title work that was issued to us there was a prior mortgage still showing of record. Please review this information which does not show the prior mortgage and issue me a revised commitment or an endorsement. If you have any questions please give me a call (☎).

Thank you
Michael Krieg

TOTAL NUMBER OF PAGES BEING FAXED: 6

RECIPIENT'S FAX NUMBER: (402) 345-4634

Ours did have it on (I told him).

W.A.D.042495

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
OWNERS POLICY

SCHEDULE A

Agent's # NC70694

Number	Amount of Insurance	Date of Policy	Premium
Owners SV2416513	\$139,400.00	9/7/93 @1:42 P.M.	\$435.00

1. Name of Insured: DANIEL D. COSTELLO AND JOAN M. COSTELLO, HUSBAND AND WIFE AS JOINT TENANTS

2. Title to the estate or interest covered by this policy at the date hereof is vested in the insured.

3. The estate or interest in the land described or referred to in this Schedule covered by this policy is fee simple.

4. The land referred to in this policy is located in the County of DOUGLAS State of NEBRASKA and described as follows:

LOT 4, WESTERN TRAILS III, A SUBDIVISION, AS SURVEYED, PLATTED AND RECORDED IN DOUGLAS COUNTY, NEBRASKA



ORT Form 3:

**OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY
OWNERS POLICY**

SCHEDULE B:

Owners SV2416513

This policy does not insure against loss or damage by reason of the following:

Standard Exceptions:

- (a) Rights or claims of parties in possession not shown by the public records.
- (b) Easements, or claims of easements, not shown by the public records.
- (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.
- (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 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. TAXES FOR THE YEAR 1993 AND THEREAFTER.
2. NO COVERAGE IS PROVIDED FOR SPECIAL ASSESSMENTS LEVIED AND CERTIFIED TO THE OFFICE OF THE COUNTY TREASURER AFTER THE EFFECTIVE DATE OF THIS POLICY.
3. SUBJECT PROPERTY IS LOCATED WITHIN THE BOUNDARIES OF SANITARY AND IMPROVEMENT DISTRICT #266.
4. DECLARATION OF COVENANTS, DATED MAY 20, 1985, FILED JUNE 24, 1985 IN BOOK 742 AT PAGE 679, GRANTS EASEMENT TO OMAHA PUBLIC POWER DISTRICT, NORTHWESTERN BELL TELEPHONE CO. AND THE CITY FRANCHISED CABLE TELEVISION FIRM UNDER A FIVE FOOT STRIP OF LAND ADJOINING SIDE LOT LINES; 8 FOOT STRIP ADJOINING REAR LOT LINES, FOR UTILITY INSTALLATION AND MAINTENANCE.
5. AMENDMENT TO DECLARATION, DATED AUGUST 8, 1986, FILED AUGUST 19, 1986 IN BOOK 786 AT PAGE 100; CONTAINS NOTICE OF POTENTIAL TELEPHONE FACILITIES CHARGE.
6. PLAT AND DEDICATION, FILED JANUARY 14, 1985 IN BOOK 1747 AT PAGE 413, GRANTS EASEMENT TO OMAHA PUBLIC POWER DISTRICT, NORTHWESTERN BELL TELEPHONE CO. AND ANY COMPANY WHICH HAS BEEN GRANTED TO A CABLE TELEVISION FRANCHISE ON, OVER, THROUGH, UNDER AND ACROSS A FIVE FOOT STRIP OF LAND ADJOINING FRONT AND SIDE LOT LINES; 8 FOOT STRIP ADJOINING REAR LOT LINES OF INTERIOR LOTS; 16 FOOT STRIP ADJOINING REAR LOT LINES OF EXTERIOR LOTS, FOR UTILITY INSTALLATION AND MAINTENANCE.

CONTINUED



SCHEDULE B CONTINUED

7. ACKNOWLEDGMENT DATED APRIL 29, 1986, FILED MAY 13, 1986 IN BOOK 773 AT PAGE 678.

8. DEED OF TRUST, KENNETH R. FINOCHIARD AND SHARON M. HARRIS, SINGLE PERSONS TO OCCIDENTAL/NEBRASKA FEDERAL SAVINGS BANK, TRUSTEE AND BENEFICIARY, IN THE SUM OF \$100,000.00, DATED APRIL 29, 1986, FILED MAY 13, 1986 IN BOOK 2920 AT PAGE 71; ASSIGNED TO FEDERAL HOME LOAN MORTGAGE CORP. BY ASSIGNMENT DATED MAY 22, 1986, FILED OCTOBER 30, 1986 IN BOOK 3004 AT PAGE 461.

9. ACKNOWLEDGMENT DATED AUGUST 31, 1993, FILED SEPTEMBER 7, 1993 IN BOOK 1094 AT PAGE 256.

10. DEED OF TRUST, DANIEL D. COSTELLO AND JOAN M. COSTELLO, HUSBAND AND WIFE TO COMMERCIAL FEDERAL BANK, A SAVINGS BANK, TRUSTEE AND COMMERCIAL FEDERAL MORTGAGE CORPORATION, BENEFICIARY, IN THE SUM OF \$35,000.00, DATED AUGUST 31, 1993, FILED SEPTEMBER 7, 1993 IN BOOK 4137 AT PAGE 557.



A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265



B. Type of Loan

1. FHA 2. FmHA 3. Conv. Mortg.
4. VA 5. Conv. Inv.

6. File Number
011702483

7. Loan Number
011702483

8. Mortgage Insurance Case Number

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.*)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER: DANIEL D COSTELLO
JOAN M COSTELLO
2517 SO. 16TH STREET
OMAHA, NE 68130

E. NAME AND ADDRESS OF SELLER: KENNETH R FINOCHAIRO
AMY J FINOCHAIRO
3277 S 128TH CIR
OMAHA, NE 68144

F. NAME AND ADDRESS OF LENDER: COMMERCIAL FEDERAL MORTGAGE CORP
8800 N ST
OMAHA, NE 68127

G. PROPERTY LOCATION: 18524 CEDAR ST
OMAHA, NE 68130

H. SETTLEMENT AGENT: COMMERCIAL FEDERAL MORTGAGE CORPORATION
PLACE OF SETTLEMENT: 8800 N ST
OMAHA, NE 68127

I. SETTLEMENT DATE: 08/31/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
101. Contract sales price	139,400.00	401. Contract sales price	139,400.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (from line 140B)	1,542.70	403.	
104.		404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes 08/31/93 to 12/31/93	1151.28 (POC)	407. County taxes 08/31/93 to 12/31/93	1151.28 (POC)
108. Assessments to	347.95	408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	140,942.70	420. GROSS AMOUNT DUE TO SELLER:	139,400.00
201. Deposit or earnest money	2,500.00	501. Deposit (see instructions)	2,500.00
202. Refund of amount of new equity	35,000.00	502. Settlement charges to seller (line 100B)	280.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Amt. Paid Lender at Application	990.00	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. NORTH AMERICAN SAVINGS	85,287.67
207. BALANCE DOWN PAYMENT	101,900.00	507. BALANCE DOWN PAYMENT	101,900.00
208.		508.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	139,790.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	199,848.17
301. Gross amount due from borrower (line 120)	140,942.70	501. Gross amount due to seller (line 420)	139,400.00
302. Less amount paid by/for borrower (line 220)	(1,152.70)	502. Less total reductions in amount due seller (line 520)	(199,848.17)
303. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER:	1,152.70	503. CASH (<input type="checkbox"/> TO) (<input checked="" type="checkbox"/> FROM) SELLER:	(60,548.17)

700. TOTAL SALES/BROKER'S COMMISSION BASED ON PRICE		\$ 139,400	%	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
701.					
702.					
703.	Commission paid at settlement				
704.					
801.	Loan origination fee	%			
802.	Loan discount	%			
803.	Appraisal fee to			275.00	
804.	Credit report to: MORTGAGE CREDIT REPORTING			48.00	
805.	Underwriting Fee			125.00	
806.	App/Tax Service Fee			52.00	
807.					
808.					
809.					
810.					
811.					
901.	Interest from 08/31/93 to 08/31/93 @ \$ 0.91 /day 1 day(s)			5.91	
902.	Mortgage insurance premium for mos. to				
903.	Hazard insurance premium for yrs. to				
904.	Flood Insurance Premium for yrs. to				
905.	ALL 02 TAXES PAID DOUGLAS CO TREAS			0.00	0.00
1001.	Hazard insurance 2 months @ \$ 35.00 per month			70.00	
1002.	Mortgage insurance months @ \$ per month				
1003.	City property taxes months @ \$ per month				
1004.	County property taxes 3 months @ \$ 284.03 per month			853.89	
1005.	Annual assessments months @ \$ per month				
1006.	Flood insurance months @ \$ per month				
1007.	months @ \$ per month				
1008.	months @ \$ per month				
1101.	Settlement or closing fee to				
1102.	Abstract or title search to				
1103.	Title examination to				
1104.	Title insurance binder to				
1105.	Document preparation to				
1106.	Notary fees to				
1107.	Attorney's fees to (includes above items numbers:)				
1108.	Title insurance to AT (includes above items numbers:)			255.00 (POC)	255.00 (POC)
1109.	Lender's coverage \$35,000.00				
1110.	Owner's coverage \$ 139,400.00				
1111.	CLOSING FEE			125.00 (POC)	125.00 (POC)
1112.	EXPRESS FEE			0.00 (POC)	0.00 (POC)
1113.					
1201.	Recording fees: Deed \$5.00 Mortgage \$35.00 Notarizes \$15.50			41.50	15.50
1202.	City/county tax / stamps: Deed \$; Mortgage \$				
1203.	State tax / stamps: Deed \$248.00 ; Mortgage \$				
1204.	RECORD POA			10.50	248.00
1205.					
1301.	Survey to MIKE KAUFF AND ASSOC			50.00	
1302.	Post inspection to PESTS-R-GONE			45.00 (POC)	0.00 (POC)
1303.					
1304.					
1305.					
1306.					
1307.					
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J-and-line 102, Section K)				1,542.70	250.50

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: _____ Date: _____ Seller: _____ Date: _____
 Borrower: _____ Date: _____ Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 1010.

Title Plant Search Results

Search Date: 7/30/99

Certification Date: 7/23/99

Found: 30 entries

County: Douglas

Document Type: All

Input Name: costello daniel/joan

Party: First Party

Case Number:

Soundex: On

From Date:

Nickname: On

Through Date:

Abbreviation: On

First Party Second Party	File Date	Document Type	Case Number	Amount	Remarks Additional Remarks
CASTEEL J SCOTT	7/5/83	MIS	BK831169	\$0.00	
CASTEEL JOHN TELAMERICA CORPORATION	7/15/91	JDG	898-797	\$0.00	PLAINTIFF EQUITY
CASTEEL JOHN S	7/5/83	MIS	BK831169	\$0.00	
CASTEEL JOHN SCOTT	7/5/83	MIS	BK831169	\$0.00	
CASTELAN DONACIANO	3/2/98	JDG	969-855	\$0.00	
CASTELL JOHN S	6/3/83	MIS	065291EX	\$0.00	
CASTELLANOS DANIEL A CASTELLANOS CHRISTINE M	7/20/92	JDG	908-148	\$0.00	DEFENDANT DISSOLUTION OF MA
CASTELLO JOHN MICHAEL	11/3/97	BKY	97-82765	\$0.00	508966677
CASTILLO DONALD A	5/27/98	JDG	972-588	\$0.00	
CASTILLO DONALD EUGENE CLARK DONALD EUGENE JR	4/20/90	JDG	886-367	\$0.00	PLAINTIFF LAW
CASTILLO JOHN D	2/14/80	JDG	770-254	\$0.00	PS DC 000000
COGDELL JOE B	12/22/77	CIV	770466	\$0.00	CV FC 000000
COGDILL J M MARK	4/1/98	BKY	98-80820	\$0.00	523863490
COGDILL JAY M	4/1/98	BKY	98-80820	\$0.00	523863490
COGDILL JAY MARK	4/1/98	BKY	98-80820	\$0.00	523863490
COGDILL JEANINE KAY	4/1/98	BKY	98-80820	\$0.00	478600026
COSTELLA JOE	10/18/74	PRO	114-410	\$0.00	ES CC 000000
COSTELLO DANIEL JOSEPH MCGINNIS ANNETTE SUE	3/5/90	JDG	884-890	\$0.00	DEFENDANT LAW

COSTELLO DANIEL P	1/1/1900	MIN	23-487	\$0.00	MN CC 000000
COSTELLO DANIEL P	1/1/1900	MIN	23-359	\$0.00	MN CC 000000
COSTELLO DENNIS C COSTELLO DONNA R	1/15/91	JDG	893-930	\$0.00	DEFENDANT DISSOLUTION OF MA
COSTELLO DENNIS C	9/13/63	MIS	111	\$0.00	
COSTELLO DONALD E	2/9/94	PRO	146-126	\$0.00	DOD 3-6-93
COSTELLO DONNA R COSTELLO DENNIS C	1/15/91	JDG	893-930	\$0.00	PLAINTIFF DISSOLUTION OF MA
COSTELLO JOAN	12/5/83	MIS	DC833/0317	\$0.00	
COSTELLO JOAN M	4/14/87	MIS	DC859/809	\$0.00	DFNT MVN
COSTELLO JOHN	1/10/86	MIS	DC849 0325	\$0.00	
COSTELLO JOHN	6/28/77	JDG	725-298	\$0.00	PS DC 000000
COSTELLO JOHN F	1/24/78	JDG	735-6	\$0.00	PS DC 000000
COSTELLO JOHN LYLE AMWEST SURETY INSURANCE CO	3/27/91	JDG	91-175	\$0.00	DEFENDANT FEDERAL COURT CIV

End of Search

PARC 3122 2606 25

	FB 60	STATUS 2	CLASS R						
PROP	HOUSE HALF DIR	EXEMPT 0	EXEMPT TYPE	TAX DISTRICT 1730	SID	F-			
ADDRESS	16524	CEDAR	ST	SUFFIX APT	AREA	ZIP CODE			
					OMA	68130			

-----OWNER INFORMATION-----

NAME DANIEL D*COSTELLO ETAL	DATE OF LAST CHANGE 09-15-1998
+ 16524 CEDAR ST	DEED BOOK 1959 PAGE 538
ADDR	HOMESTEAD DELETE
CITY OMAHA	NON NUMERIC ZIP CODE
ST NE ZIP 68130	

-----CURRENT VALUE-----

YEAR ---DATE---	---LAND---	---IMPR---	---TOTAL---	PAR RSN NUMBER	TY	QU	PR	---
1999 05-21-1999	21600	137700	159300	SBE				

ADDITION NO. 43374	LOT 4	HALF	BLOCK 0	HALF
WESTERN TRAILS 111	SECT	TOWN	RANGE	
-----LEGAL DESCRIPTION-----	-----LEGAL DESCRIPTION-----			
1 IRREG	2			
3	4			
5	6			
7	8			

	CODE	BOOK	PAGE	DATE	KEY	SUB	TB
SPLIT/COMB/LEGAL							

→ 7-9-99

DEED
ADDITION WESTERN TRAILS 111
LOT 000004 BLOCK 00000

NO MORE INSTRUMENTS FOR THIS PROPERTY

TYPE	NUMBER	FILED	DATED	BK.	PG.	AMOUNT	CHARACTER	BK.	PG.
DEEDNF	85 11115	850114	000000	1747	413	0.00	PLAT		
1. *WESTERN TRAILS III							2. *TO PUBLIC		
MISC	86 15860	860819	860806	786	100	0.00	DECL OF GOVT		
1. *PETTEGREW BUILDES							2. *TO WHOM		
DEED	91 03770	910412	870108	1896	53	58000.00	GCD		
1. HARRIS			SHARON				2. FINOCHIARO		KENNETH III
DEED	91 03771	910412	910412	1896	54	0.00	WD		
1. FINOCHIARO			KENNETH				2. FINOCHIARO		KENNETH
DEED	93 11308	<u>930907</u>	930820	<u>1959</u>	<u>538</u>	140000.00	WD		
1. FINOCHIARO			KENNETH				2. COSTELLO		DANIEL D.
MISC	93 25719	930907	930823	1094	249	0.00	P A		JOAN M.
1. COSTELLO			DANIEL				2. COSTELLO		JOAN

MORT
ADDITION WESTERN TRAILS 111
LOT 000004 BLOCK 00000

NO MORE INSTRUMENTS FOR THIS PROPERTY

TYPE	NUMBER	FILED	DATED	BK.	PG.	AMOUNT	CHARACTER	BK.	PG.
ASS	86 05572	861030	860522	3004	461	0.00	ASGN MTG	2920	71
1. *OCCIDENTAL/NEBRASKA							2. *FEDERAL HOME LOAN MTG CORP		
MTG	93 19996	930907	930831	<u>4137</u>	<u>557</u>	35000.00	D T		
1. COSTELLO			DANIEL				2. *COMMERCIAL FEDERAL BANK		
MISC	93 25724	930907	930831	1094	256	0.00	ACK		
1. COSTELLO			DANIEL				2. *TO WHOM		



Spence Title Services, inc.

TELECOPY TRANSMITTAL COVER SHEET

DATE: 9-21-99 FAX NUMBER: DTO

TO: Pat

() This is the file we talked about earlier this a.m.*

Lot 4 Wosken Trails III

SUBJECT: Relo wants to cash out their seller today + needs a letter faxed to say B-3 is

SPECIAL INSTRUCTIONS OR COMMENTS: Satisfied. Lender sent Rel of mtg + is now working on DOR which they will send directly from atty to Court House - here's a cc of the rel of mtg. + the payoff letter + HUD Stmt - please fax a letter to Mike Krieg @ Safe-trans (612)941-5962

PLEASE CONFIRM RECEIPT OF THIS FAX.

Thankyou, Pat!

RECEIVED BY: _____ DATE: _____

OUR FILE NUMBER: TA-38643

DIRECT INQUIRIES TO: Jacque

PAGE(S) FOLLOWING COVER SHEET: 5

(fax1)



Spence Title Services, inc.

Jacqueline Tomjan
Manager - Escrow Division

Downtown:
1905 Harney Street - Suite 210
Omaha, Nebraska 68102
Phone: (402) 345-8844
Fax: (402) 345-4634

Miracle Hills:
1045 North 115th Street
Omaha, Nebraska 68154
Phone: (402) 498-8446 X
Fax: (402) 498-9377

Cellular: 598-8801



NC70684

Loan #1110535976 Name FINOCHIARO CORPORATION DEED OF RELEASE (FULL)

This Deed of Release Witnesseth that North American Savings Bank, F.S.B., owner and holder of the note evidencing the debt secured by deed of trust executed by:

KENNETH R FINOCHIARO AND SHARON M HARRIS, SINGLE PERSONS

OCCIDENTAL/NEBRASKA FEDERAL SAVINGS BANK Beneficiary, conveying real property legally described:

LOT 4, WESTERN TRAILS III, A SUBDIVISION, AS SURVEYED, PLATTED AND RECORDED IN DOUGLAS COUNTY, NEBRASKA

See Limited Power of Attorney Recorded MAY 12, 1993 DATE REC P. A. Inst. No. NA Book 93 Page 7391-7392

Dated APRIL 29, 1986 in the office of the Recorder of Deeds for DOUGLAS County Missouri at OMAHA Document Number NA Book 2920 Page 71 in consideration of the full payment of said debt, does hereby acknowledge satisfaction of said deed of trust, and release the property therein described from the lien, and effect of the same. IN WITNESS WHEREOF, the said North American Savings Bank, F.S.B. has caused there presents to be signed by its Assistant Vice President and the corporate seal to be hereto affixed.

Dated August 26, 1999

Federal Home Loan Mortgage Corporation, by North American Savings Bank, F.S.B., Attorney in fact

By [Signature] Dean Valentine, Assistant Vice President

In the State of Missouri, County of Jackson on August 26, 1999 before me, the undersigned, a notary public in and for said County and State, appeared me Dean Valentine to me personally known, who being by me duly sworn, did say that he was Assistant Vice President of North American Savings Bank, F.S.B. a Federal Savings Bank, that the seal affixed to said instrument is the corporate seal of said corporation and that said instrument was executed on behalf of said corporation by authority of its Board of Directors, and said Dean Valentine acknowledged said instrument to be the free act and deed of said corporation.

Witness my hand and Notary Seal Subscribed and affixed in said County and State the day and year in this certificate above written.

NORTH AMERICAN SAVINGS BANK, F.S.B. LOAN SERVICE DEPARTMENT 12125 BLUE RIDGE BLVD. SUITE D GRANDVIEW, MO 64030

[Signature] Notary Public

CONNIE M. RICHARDSON Notary Public - Notary Seal STATE OF MISSOURI Cass County My Commission Expires March 21, 2003

A. Settlement Statement

U.S. Department of Housing
and Urban Development



OMB. No. 2502-0205

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins.	5. File Number 011702483	7. Loan Number 011702483	8. Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	6. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:	DANIEL D COSTELLO JOAN M COSTELLO 2517 SO 167TH STREET OMAHA NE 68130
E. NAME AND ADDRESS OF SELLER:	KENNETH R FINOCHAIRO AMY J FINOCHAIRO 3277 S 128TH CIR OMAHA, NE 68144
F. NAME AND ADDRESS OF LENDER:	COMMERCIAL FEDERAL MORTGAGE CORP 9850 M ST OMAHA, NE 68127
G. PROPERTY LOCATION:	18524 CEDAR ST OMAHA, NE 68130
H. SETTLEMENT AGENT:	COMMERCIAL FEDERAL MORTGAGE CORPORATION
PLACE OF SETTLEMENT:	9850 M ST OMAHA, NE 68127
I. SETTLEMENT DATE:	08/31/93

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
101. Contract sales price	139,400.00	401. Contract sales price	139,400.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (from line 1400)	1,542.70	403.	
104.		404.	
105.		405.	
ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:		ADJUSTMENTS FOR ITEMS PAID BY SELLER IN ADVANCE:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes 08/31/93 to 12/31/93	1151.28 (POC)	407. County taxes 08/31/93 to 12/31/93	1151.28 (POC)
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
10. GROSS AMOUNT DUE FROM BORROWER:	140,942.70	420. GROSS AMOUNT DUE TO SELLER:	139,400.00
01. Deposit or earnest money	2,500.00	501. Excess deposit (see instructions)	2,500.00
02. Principal amount of new loan(s)	35,000.00	502. Settlement charges to seller (line 1400)	250.50
03. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
04. Amt Paid Lender at Application	390.00	504. Payoff of first mortgage loan	
05.		505. Payoff of second mortgage loan	
06.		506. NORTH AMERICAN SAVINGS	95,287.67
07. BALANCE DOWN PAYMENT	101,900.00	507. BALANCE DOWN PAYMENT	101,900.00
08.		508.	
09.		509.	
ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:		ADJUSTMENTS FOR ITEMS UNPAID BY SELLER:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
20. TOTAL PAID BY/FOR BORROWER:	139,790.00	520. TOTAL REDUCTIONS IN AMOUNT DUE SELLER:	199,948.17
01. Gross amount due from borrower (line 120)	140,942.70	601. Gross amount due to seller (line 420)	139,400.00
02. Less amount paid by/for borrower (line 220)	(139,790.00)	602. Less total reductions to amount due seller (line 520)	(99,948.17)
09. CASH (<input checked="" type="checkbox"/> FROM) (<input type="checkbox"/> TO) BORROWER:	1,152.70	603. CASH (<input type="checkbox"/> TO) (<input checked="" type="checkbox"/> FROM) SELLER:	(60,548.17)

HUD-1 (Rev. 3/89)

SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL SALES/BROKER'S COMMISSION: BASED ON PRICE		\$ 139,400	@ %*		
DIVISION OF COMMISSION LINE 700 AS FOLLOWS:					
701. \$	to				
702. \$	to				
703. Commission paid at settlement					
704.					
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan origination fee %					
802. Loan discount %					
803. Appraisal fee to:					
804. Credit report to: MORTGAGE CREDIT REPORTING				275.00	
805. Lender's inspection fee				48.00	
806. Mortgage insurance application fee to					
807. Assumption fee					
808. Underwriting Fee				125.00	
809. App/Tax Service Fee				62.00	
810.					
811.					
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest from: 08/31/93 to 09/01/93 @ \$ 5.81 /day 1 day (x)				6.81	
902. Mortgage insurance premium for mos. to					
903. Hazard insurance premium for yrs. to					
904. Flood Insurance Premium for yrs. to					
905. ALL 92 TAXES PAID DOUGLAS CO TREAS				0.00	0.00
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	2	months @ \$ 35.00	per month	70.00	
1002. Mortgage Insurance		months @ \$	per month		
1003. City property taxes		months @ \$	per month		
1004. County property taxes	3	months @ \$ 284.63	per month	853.89	
1005. Annual assessments		months @ \$	per month		
1006. Flood Insurance		months @ \$	per month		
1007.		months @ \$	per month		
1008.		months @ \$	per month		
1100. TITLE CHARGES					
1101. Settlement or closing fee to					
1102. Abstract or title search to					
1103. Title examination to					
1104. Title insurance binder to					
1105. Document preparation to					
1106. Notary fees to					
1107. Attorney's fees to (includes above items Numbers:)					
1108. Title insurance to AT (includes above items Numbers:)				255.00 (POC)	255.00 (POC)
1109. Lender's coverage \$ 35,000.00					
1110. Owner's coverage \$ 139,400.00					
1111. CLOSING FEE				125.00 (POC)	125.00 (POC)
1112. EXPRESS FEE				0.00 (POC)	9.00 (POC)
1113.					
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording fees: Deed \$ 5.50 ; Mortgage \$ 36.00 ; Releases \$ 15.50				41.50	15.50
1202. City/county tax / stamps: Deed \$; Mortgage \$					
1203. State tax / stamps: Deed \$ 245.00 ; Mortgage \$					245.00
1204. RECORD POA				10.50	
1205.					
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey to MIKE KAUSS AND ASSOC				50.00	
1302. Pest inspection to PESTS-R-GONE				45.00 (POC)	0.00 (POC)
1303.					
1304.					
1305.					
1306.					
1387.					
1400. TOTAL SETTLEMENT CHARGES (Enter on line 103, Section J and line 502, Section K)				1,542.70	260.50

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower: Amiel A. Costello Date: 8-31-93 Seller: ATI by Jan Schauf Date: 8-31-93
POA Erica's Place

Borrower: Joan M. Costello Date: 8-31-93 Seller: _____ Date: _____

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Joanna Date: 8-30-93 Settlement Agent: _____ Date: _____

88-17-1997

FROM CIOB BANK

TO

1-612-341-4995

1-1/2" brand fax transmittal memo 7671 # of pages (2)

to Schuster	From Amy Finochiaro
TTI	Co. First Bank
	Phone # 393-0800 TW30
418-0066	Fax # 393-8762



LOAN PAYOFF INFORMATION

Date Prepared: Wednesday, August 11, 1993

To: Kenneth Finochiaro
16524 Cedar Street
Omaha NE 68130

Copy To: KENNETH R FINOCHIARO
16524 CEDAR STREET
OMAHA NE 68130

LOAN NUMBER: 1110535976

PROPERTY ADDRESS: 16524 CEDAR STREET
OMAHA NE 68130-1640

Payoff information is furnished as you requested and is effective for SEP 1, 1993.

Your loan is paid for the month of JUN with interest accruing from 06/01/93 through the date payoff funds are received in the Bank, pursuant to the instructions on the reverse side of this form.

Monthly payments are received by Coupon book.

Principal Balance.....	\$ 94,069.38
Interest Due.....	2,234.16
Release Fee.....	5.50
Miscellaneous Charges:	
Late Charge	204.64
Deferred Late Charge = 162.60	
Collection Fees	20.00
Less Net Escrow Balance.....	1246.01

The PAYOFF AMOUNT is.....\$ 95,287.67

If transactions are made on this loan after the date this letter was prepared, the PAYOFF AMOUNT will be invalid.

If Prepayment is not made on SEP 1, 1993 add additional interest of \$24.48 a day for each day thereafter to the PAYOFF AMOUNT. A NEW PAYOFF LETTER MUST BE REQUESTED IF THE LOAN IS NOT PAID OFF BY SEP 16, 1993
THERE WILL BE A \$10.00 CHARGE IF AN ADDITIONAL PAYOFF LETTER IS REQUESTED.

NOTICE: The release will be delayed 14 days if this loan is repaid by funds other than certified check, cashiers check, money order, or wire transfer. Please do not send cash.

Prepared by Kathryn M. Lane
Loan Servicing

THIS PAYOFF STATEMENT IS SUBJECT TO FINAL AUDIT UPON RECEIPT OF THE PAYOFF FUNDS. A RELEASE WILL BE ISSUED UPON FULL SATISFACTION AS DETERMINED BY THE FINAL AUDIT.

*July - unpaid
will be refer
with payoff
off
162.60
on ca
payoff
is just
rec'd*

NORTH AMERICAN SAVINGS BANK PAYOFF INSTRUCTIONS

The interest per diem will be charged through the day the payoff funds are received at North American Savings Bank, 12125-D Blue Ridge Extension, Grandview, MO 64030. All figures are subject to final audit and acceptance before release is made.

Wiring Instructions

North American Savings Bank - LOAN SERVICE
125TH & South 71 Highway
Grandview MO 64030
ABA #301071631
Phone (816) 765-2200

Reference entire account name and account number to be credited.

If you are going to pay off your loan by Wire Transfer, please provide these wiring instructions to your bank who is wiring the funds. Please be sure the bank lists your whole name and loan number on the wire. Interest will be charged on your loan until the transfer of funds is completed. We can credit your account the day of the wire transfer for wires received by 4:00p.m.

New Mailing Address

Please provide your mailing address to which your release and cancelled documents can be mailed after payoff. Your release and cancelled documents will be sent to your current mailing address unless a new mailing address is provided. You will receive a loan activity statement detailing the transactions to your account, and your IRS 1098 interest reporting statement after year-end. Therefore, it is important we have your new mailing address at the time of payoff.

Payments Automatically Drafted from Checking or Savings

If your payments are made from your checking or savings account via automatic payment, we will continue to draft your Checking/Savings account for your payments until we receive your payoff funds. Any overpayment will be refunded to you.

- If your payoff funds are received within five (5) business days of your regular payment date, your payment will be pulled from your Checking/Savings account on the normal payment draft date.
- Upon receipt of your payoff funds for payment in full, we will cancel the automatic draft of your Checking/Savings Account.
- If you are sure your loan will be paid off before your next payment is due to be pulled from your Checking/Savings account, you may call us to cancel your automatic payment. Otherwise we suggest you continue to allow us to draft your account until your loan is paid in full.



Spence Title Services, inc.

VIA FAX NO. (612) 941-5962

September 21, 1999

Sent

Mr. Mike Krieg
Safetrans

RE: Daniel & Joan Costello
Your File No. 177867
Our File No. TA-38643

Dear Mr. Krieg,

This letter is being sent to assure you that this Company has sufficient evidence to show that the Deed of Trust shown as Item 3, Schedule B-1 of our Commitment No. TA-38643 has been paid and will soon be released of record. Said Item will not appear on the new Commitment to be issued related to the sale of the property described therein

If we may be of further service, please call.

Sincerely,



Patrick J. Schwery



Spence Title Services, inc.

1905 HARNEY STREET, SUITE 210
OMAHA, NEBRASKA 68102
TELEPHONE: (402) 345-8844
FACSIMILE: (402) 345-4634

TELECOPY TRANSMITTAL COVER SHEET

DATE: 8-2-99

FAX NUMBER: 612-941-5962

TO: Michael Krieg

SUBJECT: Title Commitment
Seiler - Costello

SPECIAL INSTRUCTIONS OR COMMENTS: _____

OUR FILE NUMBER: Ta-38643

DIRECT INQUIRIES TO: _____

PAGE(S) FOLLOWING COVER SHEET: _____



SAFETRANS
A Division of Chicago Title Insurance Company
National Residential Title & Closing Services

10125 Crosstown Circle, Suite 380
Eden Prairie, MN 55344
(612) 941-0280 or (800) 328-2324
FAX (612) 941-5962

Safetrans File No.: 177876 JJF
Property Owner: Daniel Costello

Customer File No.: 257-1106
Property Address: 16524 Cedar Street, Omaha, NE 68130

Specific information is required as to when tax statements are mailed to the property owners, when they are payable, when they are delinquent, and what time period they cover. You will be responsible for the information provided.

TAX INFORMATION SHEET

Date Tax Search Done: 7-8-99

TAXES ARE BASED ON LAND & BUILDINGS OR PARTIAL ASSESS. OR LAND ONLY

1) COUNTY TAX COLLECTOR: (If Applicable) Actual Taxing Authority to Whom Current Taxes are Paid

Name: Douglas County Treasurer Date Tax Statements Mailed Out: —
Address: 1819 Fennell St Date Tax Can Be Paid: December 31, 98
Omaha Ne 68102 Date Tax Delinquent: April 1, 99 + Aug 1, 99
Phone No.: 402-444-7272 Property I.D.: 3122-2606-25
Most Current Annual Tax Amount: \$ 3,480.32 Covers: From 1-1-98 Thru 12-31-98
Amount Paid \$ 1740.16 Covers: From 1-1-98 Thru 6-30-98 Date of Last Payment 7/24/98
Amount Unpaid \$ 1740.16 Covers: From 7-1-98 Thru 12-31-98
Are taxes current or delinquent at this time?

2) CITY/TOWNSHIP TAX COLLECTOR: (If Applicable) Actual Taxing Authority to Whom Current Taxes are Paid

Name: _____ Date Tax Statements Mailed Out: _____
Address: _____ Date Tax Can Be Paid: _____
_____ Delinquency Dates: _____
Phone No.: _____ Property I.D.: _____
Most Current Annual Tax Amount: \$ _____ Covers: From _____ Thru _____
Amount Paid \$ _____ Covers: From _____ Thru _____ Date of Last Payment _____
Amount Unpaid \$ _____ Covers: From _____ Thru _____
Are taxes current or delinquent at this time?

3) SCHOOL TAX COLLECTOR: (If Applicable) Actual Taxing Authority to Whom Current Taxes are Paid

Name: _____ Date Tax Statements Mailed Out: _____
Address: _____ Date Tax Can Be Paid: _____
_____ Delinquency Dates: _____
Phone No.: _____ Property I.D.: _____
Most Current Annual Tax Amount: \$ _____ Covers: From _____ Thru _____
Amount Paid \$ _____ Covers: From _____ Thru _____ Date of Last Payment _____
Amount Unpaid \$ _____ Covers: From _____ Thru _____
Are taxes current or delinquent at this time?

4) **SUPPLEMENTAL, REBILL, ADDITIONAL TAXES: Due to re-evaluation of assessed value.**

Is property subject to supplemental taxes, rebilled taxes or additional taxes? Yes No If yes, continue.
Are these type of taxes due at this time? Yes If Yes, Re-assessment Date No
Tax \$ for 19 Date Due Date Delinquent
If for current year, is this tax included in current annual tax amount? Yes No

5) **SPECIAL ASSESSMENT INFORMATION: (For Civic Improvements i.e. installation of sewer mains, sidewalks, street lights, curb repairs, or street repairs.)**

Existing assessments? Yes No Phone Number for obtaining payoff: _____

Pending assessments? Yes No Phone # _____

If yes, describe nature of assessment: _____

Total Amount of Assessment: \$ _____ Amount Remaining: \$ _____

Year Assessed: _____ Payable Period in Years: _____ Paid with Taxes? Yes No

Kathy Schaefer Boyer
Name and Phone Number of Person Completing This Form

Phone No.: *402-345-8844*

TAX INFORMATION SHEET

* Note: *No Taxes are paid in arrears.
For proration purposes, these are
considered 1999 Taxes.*



SAFETRANS

A Division of Chicago Title Insurance Company
National Residential Title & Closing Services

10125 Crosstown Circle, Suite 380
Eden Prairie, MN 55344
(612) 941-0280 or (800) 328-2324
FAX (612) 941-5962

July 27, 1999

TO: Spence Title
Jackie Porter

FROM: Joy Frisch

For: Michael Krieg
(612) 656-3359

RE: Safetrans File No.: 177876
Title File No.:
Seller: Daniel Costello and Joan Costello
Property: 16524 Cedar Street
Omaha, NE 68130

Request for a full title search. Please fax a copy of the commitment, completed tax information sheet, copy of vesting deed and your invoice to the attention of **Michael Krieg** within the requested time frame. Please reference our file number on your commitment.

DO NOT PREPARE A DEED FOR THIS ORDER.

Read the title confirmation for any additional requirements that we may have.

The relocation company requires you to attend the closing on this property on their behalf.

THANK YOU!

TOTAL NUMBER OF PAGES BEING FAXED:3

RECIPIENT'S FAX NUMBER: (402) 345-4634

*24 Western
Trails III*

8/3

TA. 38643



SAFETRANS

A Division of Chicago Title Insurance Company
National Residential Title & Closing Services

10125 Crosstown Circle, Suite 380
Eden Prairie, MN 55344
(612) 941-0280 or (800) 328-2324
FAX (612) 941-5962

JJP CONFIRMATION OF TITLE ORDER

July 27, 1999
SAFETRANS FILE NUMBER: 177876
Michael Krieg (612) 656-3359

COMMITMENT NEEDED IN: 5 Business Days
COMMITMENT AMOUNT: TO BE DETERMINED

THE TITLE WORK IS NEEDED IN OUR OFFICE WITHIN 5 BUSINESS DAYS. FAX THE COMMITMENT, TAX SHEET, INVOICE, AND RECORDED DEED TO Michael Krieg at 612-941-5962. PLEASE REGULAR MAIL THE COVENANTS, REFERENCING OUR FILE NUMBER, TO THE ATTENTION OF Michael Krieg AT THE ABOVE ADDRESS.

OWNER'S NAME: Daniel Costello and Joan Costello, husband and wife
SOCIAL SECURITY NO.: 356-44-4595 334-46-7146
PROPERTY ADDRESS: 16524 Cedar Street, Omaha, NE 68130
PROPERTY COUNTY: Douglas
LEGAL:

BUYER: (To Be Determined)

REQUIREMENTS:

Do not prepare a deed on this file.
THE TITLE WORK IS NEEDED IN OUR OFFICE WITHIN 5 BUSINESS DAYS.

A full search is required for the title commitment.

Please provide a copy of the recorded Deed placing the current owner into title.

A copy of the recorded Deed placing the current owner into title is needed within 24 hours. Please fax as soon as available.

Please complete and return the enclosed Tax Information Sheet.

Please order and provide copies of a tax certificate, special assessment, bankruptcy and judgment/name search, if applicable. If this will cause a delay, please advise.

The commitment and policy must be issued on CTIC, TICOR or Security Union paper.

Per your office, if the preliminary commitment fee has been paid prior to closing, \$95 will be wholly or partially applied towards the premium at closing if your office issues the title insurance. This amount will be applied if the file closes within 6 months from the date the commitment was issued.

THE COST OF THE TITLE WORK MAY NOT EXCEED \$95.00 UNLESS APPROVED IN ADVANCE BY OUR OFFICE. AN INVOICE IS REQUIRED TO PROCESS PAYMENT ON YOUR INITIAL TITLE WORK.

ORDER PLACED WITH:

Spence Title
1905 Harney Street,
Suite #210
Omaha, NE 68102
ATTN: Jackie Porter

TITLE ORDER NO.:
PHONE: (402) 345-8844

FAX: (402) 345-4634

CLOSING OFFICE:

This office will either travel to the closing or will coordinate the closing with a branch office.

Spence Escrow
1045 North 115th Street
Omaha, NE 68154
ATTN: Linda Ruma

CLOSING ORDER NO.:
PHONE: (402) 498-8446

FAX: (402) 498-9377

Typical Closing Fee will be \$200 if the above title office issues the final title insurance policies

cc: National Equity, Inc., ATTN: Karen Long, File No.: 257-1106