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By

RICHARD H. JAKES  
REGISTER OF DEEDS  
DOUGLAS COUNTY, NE

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### REAL ESTATE DEED OF TRUST

(With Future Advance Clause)

Construction Security Agreement

1. **DATE AND PARTIES.** The date of this Deed of Trust is July 23, 1999 and the parties and their addresses are as follows:

TRUSTOR: JAGMOHAN G. DESAI, TRUSTEE OF THE JAGMOHAN G. DESAI REVOCABLE TRUST  
AND  
SHOBHANA J. DESAI, TRUSTEE OF THE SHOBHANA J. DESAI REVOCABLE TRUST  
2204 HARDISON DRIVE  
NORFOLK, NE 68701

Refer to the Addendum which is attached and incorporated herein for additional Trustors.

TRUSTEE: PINNACLE BANK, NATIONAL ASSOCIATION  
A NEBRASKA CORPORATION  
WALNUT & OAK, PO BOX 10  
SHELBY, NE 68662-0010  
Taxpayer I.D. #: 47-0162550

BENEFICIARY: PINNACLE BANK, NATIONAL ASSOCIATION  
Organized and existing under the laws of the United States of America  
WALNUT & OAK ST. P.O. BOX 10  
SHELBY, NE 68662-0010  
Taxpayer I.D. #: 47-0162550

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (hereafter defined), Trustor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of the Beneficiary, with power of sale, the following described property: Refer to exhibit 'A' which is attached hereto and made a part hereof.

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BKP \_\_\_\_\_ C/O \_\_\_\_\_ COMP \_\_\_\_\_  
DEL \_\_\_\_\_ SCAN OS PV \_\_\_\_\_

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The property is located in DOUGLAS (County) at \_\_\_\_\_  
14TH STREET & ABBOTT DRIVE (Address) OMAHA (City), Nebraska 68102 (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property"). The term Property also includes, but is not limited to, any and all water wells, water, ditches, reservoirs, reservoir sites and dams located on the real estate and all riparian and water rights associated with the Property, however established.

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount of the Secured Debt (hereafter defined) secured by this Deed of Trust at any one time shall not exceed \$ 249,000.00. This limitation of amount does not include interest, loan charges, commitment fees, brokerage commissions, attorneys' fees and other charges validly made pursuant to this Deed of Trust and does not apply to advances (or interest accrued on such advances) made under the terms of this Deed of Trust to protect Beneficiary security and to perform any of the covenants contained in this Deed of Trust. Future advances are contemplated and, along with other future obligations, are secured by this Deed of Trust even though all or part may not yet be advanced. Nothing in this Deed of Trust, however, shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment would need to be agreed to in a separate writing.

4. **SECURED DEBT DEFINED.** The term "Secured Debt" includes, but is not limited to, the following:  
A. The promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all extensions, renewals, modifications or substitutions (Evidence of Debt). (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)  
PROMISSORY NOTE DATED 7-23-99 TO JAGMOHAN G. DESAI, TRUSTEE OF THE JAGMOHAN G. DESAI REVOCABLE TRUST AND SHOBHANA J. DESAI, TRUSTEE OF THE SHOBHANA J. DESAI REVOCABLE TRUST IN THE AMOUNT OF \$249,000.00.

SID. AP

EXHIBIT A

4 9 PARCEL NO. 1: Lots 1, 2 and 3, Block 3, Goff Terrace, an Addition to the City of Omaha, as surveyed, platted and recorded in Douglas County, Nebraska

PARCEL NO. 2: Lots 1, 2, 23, 24 and 25, except those parts taken for Abbott Drive and all of Lot 26, Block 2, all of Lot 6, and those parts of Lots 7, 8, 9 and 17, lying West of Abbott Drive and Lots 18 through 25, inclusive, all in Block 3, together with 1/2 vacated 14th Street adjoining and all of Lots 1, and 2, and 1/2 vacated 14th Street adjoining and Lot 3, except for that part deeded to the City of Omaha, all in Block 4, and all in Goff Terrace, an Addition to the City of Omaha, as surveyed, platted and recorded in Douglas County, Nebraska 3

*Shobhan Jaiswal*  
*Attorney*