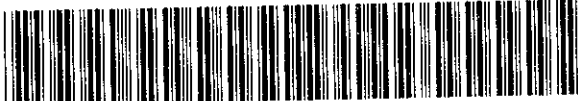


Return to:

GAINES, MULLEN, PANSING
& HOGAN
10050 Regency Circle, Suite 200
Omaha, NE 68114-3773

104 *[Handwritten initials]*



1157 047 MISC



10371 95 047-

RECEIVED

SEP 26 9 39 AM '95

REGISTRY OF DEEDS
DOUGLAS COUNTY, NE

**RATIFICATION
OF
BAY WOOD**

I, CRAIG D. WILKINS, the undersigned, as EXECUTIVE VICE PRESIDENT of DOUGLAS COUNTY BANK & TRUST CO., do hereby submit this statement in order to add the name of the above-named mortgage holder of certain of the parcels of land contained in the Bay Wood final plat, and the signing of this ratification is my voluntary act and deed as EXECUTIVE VICE PRES. of the Bank.

I do further, in such capacity, ratify, confirm and in all respects acknowledge and approve all aspects and legalities of such plat and its dedication as recorded in Book 1969, Page 524, and of the Declaration of Covenants as recorded at Book 1109, Page 315.

DOUGLAS COUNTY BANK & TRUST CO.,

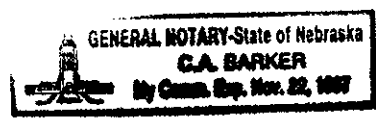
[Handwritten Signature]
BY _____
Title EXECUTIVE VICE PRESIDENT

STATE OF NEBRASKA)
) ss.:
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me this 6 day of September, 1995, by CRAIG D. WILKINS, EXECUTIVE VICE PRESIDENT of DOUGLAS COUNTY BANK & TRUST CO., on behalf of the bank.

[Handwritten Signature: C. Barker]
Notary Public

10371
5200 Comp
REG CO
1995 SEP 26



NOTARIAL SEAL AFFIXED
REGISTER OF DEEDS

[Handwritten mark]