

COMMITMENT FOR TITLE INSURANCE

**Commonwealth  
Land Title Insurance Company**

Commitment No.

**SCHEDULE A**

**T-0026078**

1. Effective Date: **March 9, 2000 at 8:00 a.m.**

2. Policy or Policies to be issued:	Amount	Premium
(a) ALTA Owner Policy - (10-17-92)	\$280,000.00	\$715.00

Proposed Insured:

**LINDA H. SNYDER**

(b) ALTA Loan Policy - (10-17-92)

Proposed Insured:

3. The estate or the interest in the land described or referred to in the Commitment and covered herein is fee simple and is at the effective date hereof vested in:

RICHARD S. LORIMER AND CAROL B. LORIMER, husband and wife, as joint tenants.

4. The land referred to in this Commitment is situated in the County of Sarpy, State of Nebraska, and described as follows:

*Sub.*

Lot 35, Barrington Place, an ~~Addition to~~ the City of Papillion, Sarpy County, Nebraska.

Countersigned: \_\_\_\_\_

NM 6 (10-85) PA 3  
American Land Title Association Commitment  
Schedule A  
Form 1004-67 (Rev. 6-86)

Authorized Officer or Agent

Valid Only if Schedule B and Cover Are Attached

Issued by:  
FIRST NEBRASKA TITLE  
2425 South 120th Street  
Omaha, NE 68144  
Phone (402) 691-9933 Fax 691-9970

**Schedule B - Section 2**

Schedule B of the Policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. Rights or claims of parties in possession not shown by the public records.
2. Easements or claims of easements not shown by the public records.
3. 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 public records.
4. Any lien or right to a lien for services, labor, or materials heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the 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.
6. Taxes and assessment not appearing of record in the Office of the Treasurer of said County.

**SPECIAL EXCEPTIONS**

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

7. Taxes due December 31, 1999, total \$4,017.22; 1<sup>st</sup> installment becomes delinquent April 1, 2000, 2<sup>nd</sup> installment becomes delinquent August 1, 2000. (Key No. 011091053)
8. Deed of Trust filed May 1, 1996, as Inst. No. 1996-08213, executed by Richard S. Lorimer and Carol B. Lorimer, to National Bank of Commerce Trust Savings Association, Trustee, and American National Bank, Beneficiary, in the amount of \$124,200.00; and Assignment of same to First Commerce Mortgage company, filed May 1, 1996, as Inst. No. 1996-08214.
9. Deed of Trust, filed April 17, 1997, as Inst. No. 1997-07128, executed by Richard S. Lorimer and Carol B. Lorimer, to American National Bank, Trustee and Beneficiary, in the amount of \$75,000.00.
10. Easement granted to Omaha Public Power District and Northwestern Bell Telephone Company, and any company which has been granted a franchise to provide a cable television system in the area to be subdivided, on, over, through, under and across a 5 foot wide strip of land abutting all front and side boundary lot lines; an 8 foot wide strip of land adjoining the rear boundary lines of all interior lots; and a 16 foot wide strip of land adjoining the rear boundary lines of all exterior lots. Said 16 foot wide easement will be reduced to an 8 foot wide strip when the adjacent land is surveyed, platted and recorded, all as set forth in the Dedication of the Plat of Barrington Place, filed January 30, 1985, in Book 8 at Page 61.
11. Terms and provisions of the instrument captioned: Declaration of Covenants, Conditions, Restrictions and Easements, filed January 30, 1985, in Book 58 at Page 161; and Supplemental Dedication filed March 5, 1985, in Book 58 at Page 384; and Amendment filed March 5, 1985, in Book 59 at Page 2177.
12. Easement granted to Northwestern Bell Telephone Company and Omaha Public Power District, and any company which has been granted a franchise to provide a cable television system in the area, under a 5 foot strip of land adjoining the front and side boundary lines of said lots, an 8 foot wide strip of land adjoining the rear boundary lines of all interior lots; and a 16 foot wide strip of land adjoining the rear boundary lines of all exterior lots. Said 16 foot wide strip will be reduced to an 8 foot wide strip when the adjacent land is platted, as set forth in instrument filed January 30, 1985, in Book 58 at Page 161, and supplemented by instrument filed March 5, 1985, in Book 58 at Page 384.
13. Agreement Concerning Telephone Facilities Installed in Land Development Before January 27, 1986, filed July 31, 1990, as Inst. No. 90-10709.

**Schedule B - Section 1**

The following are the requirements to be complied with:

1. Instrument creating the estate or interest to be insured must be executed and filed for record, to-wit:  
  
Deed from Richard S. Lorimer and Carol B. Lorimer, husband and wife, to Linda H. Snyder.  
  
Item No.8 and 9 of Schedule B-Section 2 must be released of record.
2. Pay the full consideration to, or for the account of, the grantors or mortgagors.
3. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
4. Satisfactory evidence should be had that improvements and/or repairs or alterations thereto are completed; that contractor, sub-contractors, labor and materialmen are all paid; and have released of record all liens or notice of intent to perfect a lien for labor or material.

# 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

1. Effective Date: **June 23, 2003 at 8:00 A.M.**  
Revision Date: **July 21, 2003 at 9:00 A.M.**

Case No.: **TA-46942**

2. Policy or Policies to be issued:

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

Amount: **\$259,900.00**  
Premium: **\$675.00**

**ROBERT CONDREY**

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

Amount: **\$207,920.00**  
Premium **\$125.00**

**NATIONAL BANK OF COMMERCE , its successors and/or assigns, as their interests may appear.**

C.

Comprehensive Endorsement  
ALTA 8.1 (Env. Prot. Lien)

Premium **\$20.00**  
Premium **\$20.00**  
Amount **\$40.00**

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:

**KURT R. ZALAR AND WENDY B. ZALAR**

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

**Lot 55, in BARRINGTON PLACE, a Subdivision, as surveyed, platted and recorded, in Sarpy County, Nebraska.**

# CHICAGO TITLE INSURANCE COMPANY

## COMMITMENT

### SCHEDULE B - I

Commitment No.: TA-46942

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 Kurt R. Zalar and Wendy B. Zalar, stating their marital status and signed by their spouses, if any, in favor of Proposed Insured Purchaser.
  - b. REQUIRE loan document to be executed by Robert Condrey, stating marital status and signed by spouse, if any, in favor of Proposed Insured Lender.
3. Deed of Trust dated May 13, 2003, filed May 23, 2003, as Instrument No. 2003-28181, of the Records of Sarpy County, Nebraska, executed by Kurt R. Zalar and Wendy B. Zalar, Husband and Wife, in favor of Pinnacle Bank, Trustee, and Pinnacle Bank, Beneficiary, securing the sum of \$187,000.00 and any other amounts payable under the terms thereof.
  - a. Assigned to Washington Mutual Bank, FA, by instrument dated May 13, 2003, filed May 23, 2003, as Instrument No. 2003-28182, of the Records of Sarpy County, Nebraska.
  - b. REQUIRE Deed of Reconveyance for the above Deed of Trust.

NOTE: The "gap" period between closing and recordation of documents will be insured hereunder as long as a verbal update of the records is performed on the day of closing revealing no adverse matters AND documents are delivered to this Company for recording withing a reasonable time after closing.

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 execution and receipt of the attached Survey Affidavit and the attached Affidavit Regarding Owner, or other acceptable lien waiver document, executed by the titleholders.

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.

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

# CHICAGO TITLE INSURANCE COMPANY

## COMMITMENT

### SCHEDULE B - II

Commitment No.: TA-46942

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):
9. General taxes due and payable at the date hereof: 2002: \$643.14 total; first half is paid; second half is due and will become delinquent August 1, 2003. Key No. 011559319.
10. Special taxes or assessments now assessed or levied, but payable in future installments; Special Assessments certified to the Office of the County Treasurer at the date hereof: NONE.
  - a. Computer shows subject property lies within SID No. 194.
11. Easements granted by Plat and Dedication filed September 30, 1998 as Instrument No. 1998-27529 of the Deed Records of Sarpy County, Nebraska, on, over, through, under and across a 5-foot wide strip of land abutting all front and side boundary lot lines; an 8-foot wide strip of land abutting the rear boundary lines of all interior lots; and, a 16-foot wide strip of land abutting the rear boundary lines of all exterior lots, with provision for said 16-foot wide easement to be reduced to 8 feet.
  - a. Plat survey reveals direct vehicular access to 90th Street will not be permitted.
12. Covenants, conditions and restrictions contained in instrument dated September 24, 1998, filed September

30, 1998 as Instrument No. 1998-27530 of the Miscellaneous Records of Sarpy County, Nebraska, which contains no forfeiture provision.

- a. Easement granted for utilities therein affecting the front and side 5 feet and the rear 8 feet of subject property.
- b. Amendment to Declaration of Restrictive Covenants filed October 23, 1998 as Instrument No. 1998-30056 of the Miscellaneous Records of Sarpy County, Nebraska.
- c. Provision for Homeowners Association, if any, contained therein.

13. Easement granted to Omaha Public Power District by instrument dated August 31, 1998, filed October 15, 1998 as Instrument No. 1998-29018 of the Miscellaneous Records of Sarpy County, Nebraska, affecting East property line.

14. Notice of Commencement dated October 8, 2002, filed October 10, 2002 as Instrument No. 2002-40040 of the Sarpy County, Nebraska, Records, executed by Kurt R. Zalar and Wendy B. Zalar, Husband and Wife, stating duration of same to be nine months from date of filing.