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GEORGE R. MATNEY
REGISTERED ATTORNEY
DOUGLAS COUNTY, NE



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PERMISSIVE USE (LICENSE) AGREEMENT

This agreement is entered into this 31 day of October, 1995, by and between GEORGE R. MATNEY and MILDRED P. MATNEY, Husband and Wife, hereinafter referred to as "Matney", and SUSAN K. KRAFT, a Single Person, hereinafter referred to as "Kraft".

WHEREAS, Matney are owners of real property legally described as Lot Twenty (20), Block Two (2), West Side Addition, together with one-half of the vacated alley abutting said property on the West, as surveyed, platted and recorded in Douglas County, Nebraska, commonly known as 1024 South 48 Street, Omaha, Douglas County, Nebraska; and

WHEREAS, Kraft is purchasing from Matney and others the real property legally described as the East 44 Feet of Lots Twenty-one (21) and Twenty-two (22), Block Two (2), West Side Addition, together with one-half of the vacated alley adjoining on the East, as surveyed, platted and recorded in Douglas County, Nebraska, and commonly known as 4814 Pacific Street, Omaha, Douglas County, Nebraska; and

WHEREAS, Matney has constructed a concrete parking pad within the vacated alley between the above described lots which pad is 13 feet deep and 10 feet wide with the West 6.3 feet of said concrete parking pad lying upon the property to be purchased by Kraft and the East 3.7 feet lying upon the property owned by Matney and commonly known as 1024 South 48 Street, all as shown on the plot plan, marked Exhibit "A", attached hereto and fully incorporated herein; and



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WHEREAS, in order for Kraft to obtain the financing necessary to purchase 4814 Pacific Street, from Matney and others, her lender has required that an agreement be entered into regarding the use, disposition and possible removal of said concrete parking pad and that the covenants, promises and terms of this agreement are made by Matney as additional consideration for Kraft's purchase of 4814 Pacific Street, from Matney and others and to satisfy the requirements of Kraft's lender.

IT IS THEREFORE AGREED by and between the parties that said concrete parking pad shall be allowed to remain on both of the above described premises, as set forth in Exhibit "A", with Kraft's permission and consent and that Matney, their heirs, successors in interest and assigns may continue to use said parking pad for parking of personal vehicles only.

IT IS FURTHER AGREED that said use of that portion of the pad which lies upon 4814 Pacific Street shall be permissive and with the consent of Kraft and that Matney shall claim no prescriptive rights or any legal rights other than that use permissively granted to Matney by Kraft.

IT IS FURTHER AGREED that Matney will remove that portion of the concrete parking pad which lies on 4814 Pacific Street within thirty (30) days after written request is made upon Matney by Kraft, her heirs, successors in interest or assigns, when Matney or the survivor of them sells 1024 South 48 Street or when Kraft sells 4814 Pacific Street, whichever event occurs first. Upon removal of said concrete parking pad, Matney will cause the area affected thereby to be properly filled and graded so as to cause no damage or inappropriate appearance to both 4814 Pacific Street and 1024 South 48 Street.

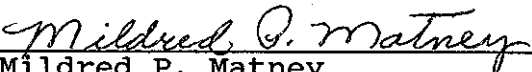
IT IS FURTHER AGREED that this agreement shall be binding upon the parties hereto, their heirs, assigns and successors in interest and shall be deemed to run with the land. Upon removal of at least that portion of said concrete parking pad which lies upon 4814 Pacific Street, Kraft, her heirs, assigns or successors in interest

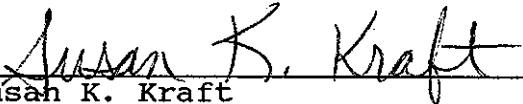
will cause an affidavit to be recorded with the Register of Deeds of Douglas County, Nebraska evidencing said removal.

IT IS FURTHER AGREED that this agreement shall not be modified or amended, except in writing, in recordable form and properly executed by the parties hereto.

IT IS FURTHER AGREED that Matney is executing said agreement prior to the conveyance of title of 4814 Pacific Street, Omaha, Nebraska to Kraft and that Kraft has executed this agreement contemporaneously with the delivery of the deed to said premises to her from Matney and others. This permissive use agreement may be recorded with the Register of Deeds of Douglas County, Nebraska by either party.

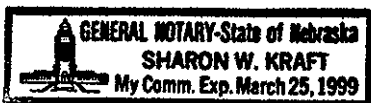

George R. Matney


Mildred P. Matney


Susan K. Kraft

STATE OF NEBRASKA)
) SS.
COUNTY OF DOUGLAS)

SUBSCRIBED, SWORN TO AND ACKNOWLEDGED before me, a Notary Public, this 22nd day of October, 1995 by George R. Matney and Mildred P. Matney, Husband and Wife.




Notary Public

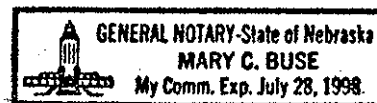
STATE OF NEBRASKA)
) SS.
COUNTY OF DOUGLAS)

SUBSCRIBED, SWORN TO AND ACKNOWLEDGED before me, a Notary Public, this 31 day of October, 1995 by Susan K. Kraft, a Single Person.


Notary Public

c:\wp\wep\Agree.993

NOTARIAL SEAL AFFIXED
REGISTER OF DEEDS 3



NOT FOR CONSTRUCTION

PLOT PLAN

THE WORK ILLUSTRATED HEREON DOES NOT CONSTITUTE A BOUNDARY SURVEY AND IS SUBJECT TO ANY INACCURACIES THAT A BOUNDARY SURVEY MAY DISCLOSE. IF A BOUNDARY SURVEY WITH LOT CORNERS LOCATED AND MARKED IS REQUESTED, THEN ADDITIONAL CHARGES WILL ACCRUE.
DATE: 10/06/95
FOR: SUSAN KRAFT

4814 PACIFIC STREET, OMAHA, NE

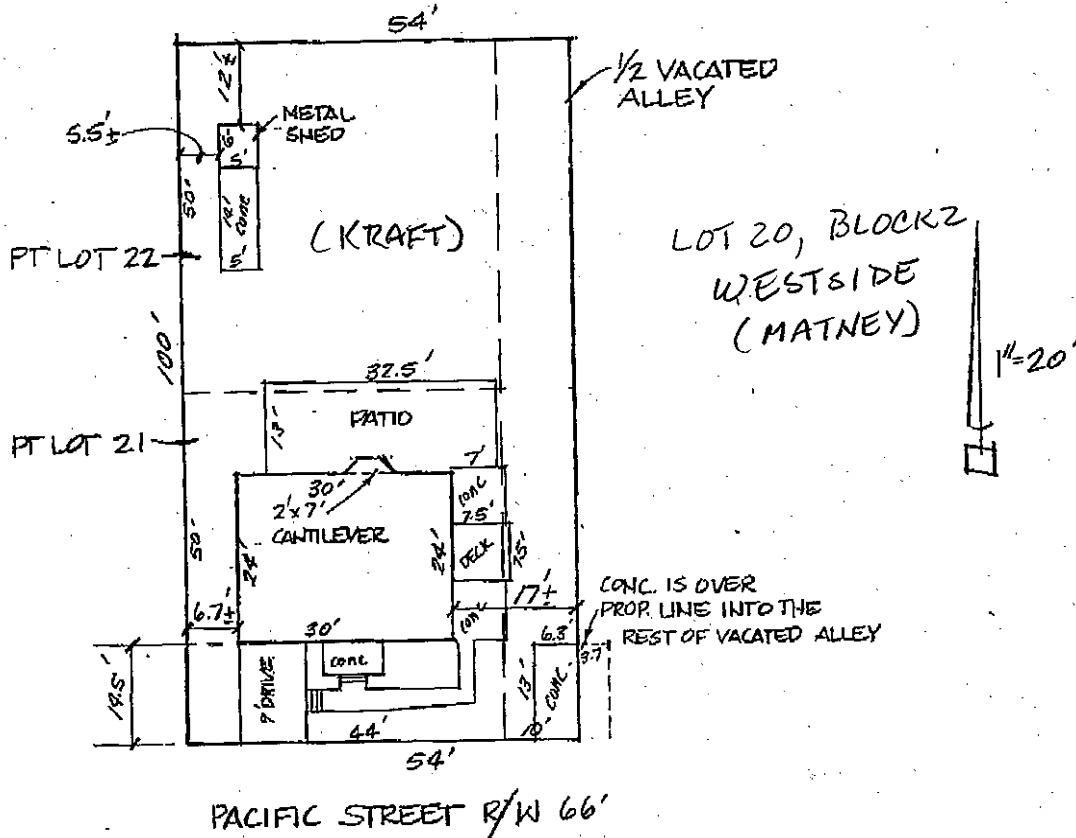
THIS IS A REPORT OF AN INSPECTION MADE FOR LOAN PURPOSES AND TITLE INSPECTION PURPOSES ONLY AND SHOWS IMPROVEMENTS ON

THE EAST 44' OF LOTS 21 AND 22, BLOCK 2, WEST SIDE ADDITION

TO THE CITY OF OMAHA, AND 1/2 VACATED ALLEY ADJACENT

AS SURVEYED, PLATTED AND RECORDED IN DOUGLAS COUNTY, NE

(LINEAR AND ANGULAR VALUES SHOWN ARE BASED ON RECORD OR DEED INFORMATION)



THIS IS AN APPROXIMATION ONLY

THIS DRAWING MAY BE USED ONLY BY THE LENDER. IT DOES NOT PRESENT INFORMATION SUFFICIENT FOR A LANDOWNER TO INSTALL OR LOCATE FENCES, SHEDS, WALKS, DETACHED BUILDINGS, DRIVEWAYS, ETC. AND IF ANY ARE SHOWN HEREON, THEY ARE APPROXIMATE. NO PROPERTY CORNERS WERE SET AND MIKE KAUSS & ASSOCIATES DOES NOT EXTEND ANY WARRANTY TO PRESENT OR FUTURE OWNERS OR OCCUPANTS.



BOUNDARYLINE SURVEYS
MIKE KAUSS & ASSOCIATES, INC.
2521 South 119th Street * Omaha, Ne. 68144 * (402) 334-2032