

CRYSTAL LAKE ESTATES
A Subdivision in Section 19-18-12

REVISED JUNE 27, 2006.

REVISED JANUARY 26, 2005 when doing W-05-0183 on Lot 6 Crystal Lake;

REVISED APRIL 29, 2005 when doing W-05-0269 on Lot 1 Crystal Lake;

TITLE: Mark E. Bresley and Crystal C. Bresley, husband and wife, as joint tenants.
(Survivorship Warranty Deed recorded in Book 268, Page 650, dated July 12, 1997, filed July 16, 1997.)

LEGAL:

Lot _____ in Crystal Lake Estates, a subdivision of part of Tax Lot 74, lying in the S ½ of the SE ¼ of Section 19, Township 18 North, Range 12 East of the 6th P.M., Washington County, Nebraska

EXCEPTIONS:

under taxes:

PLEASE NOTE: THIS REPORT DOES NOT INCLUDE/COVER ANY DUES/ASSESSMENTS LEVIED OR ASSESSED AGAINST SUBJECT PROPERTY BY HOMEOWNERS / LOT OWNERS ASSOCIATION.

RECONVEYED IN DOR 465-597:

Need partial deed of reconveyance as to the insured premises for REAL ESTATE DEED OF TRUST (with Future Advance Clause) recorded in Book 352, Pages 645-652, dated December 3, 2001, filed December 21, 2001, given by Mark E. Bresley and Crystal C. Bresley, married persons, to Pinnacle Bank, Trustee and Beneficiary in the principal amount not to exceed \$150,000.00; with Environmental Rider; on Tax Lot 70 Section 19-18-12, LESS Tax Lot 71, 72, 73 - so it would be encumbering just Tax Lot 74 which was divided into Tax Lot 75 and Crystal Lake. I FILED A FULL DEED OF RECONVEYANCE ON THIS DEED OF TRUST ON JUNE 16, 2005 WHEN DOING LOT 4 IN CRYSTAL LAKE (W-05-0260)(BOOK 465, Page 597)

RECONVEYED IN DOR 438-457:

Need partial deed of reconveyance as to the insured premises for DEED OF TRUST (with Future Advance Clause) recorded in Book 370, Pages 826-834, dated July 15, 2002, filed August 7, 2001, given by Mark E. Bresley and Crystal C. Bresley, to Pinnacle Bank, Trustee and Beneficiary in the principal amount not to exceed \$10,000.00 on subject property and other lands; with Environmental Rider. (On Tax Lot 75 and Lots 1-9 inclusive and Outlots A & B in Crystal Lake a subdivision of part of Tax Lot 74) THIS WAS FULLY RELEASED BY DEED OF RECONVEYANCE IN BOOK 438, PAGE 457).

Any and all easements, restrictions, conditions as shown on Final Plat of Crystal Lake Estates recorded in Plat Book 2, Pages 1096-1101, filed March 15, 2002, including, but not limited to, perpetual easements to Omaha Public Power District, Blair Telephone, and to any companies which have been granted a franchise to provide cable and water in the area to be platted and to their successors and assigns; platting also sets out Lake Easement, Drainage Structure and Utility Maintenance Easement, Emergency Spillway and Maintenance Easement, Sanitary Sewer Installation and Maintenance Easement, Cul-de-sac Easements.

DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR CRYSTAL LAKE ESTATES recorded in Book 383, Pages 32-40, dated November 22, 2002, filed December 2, 2002.

AMENDMENT NO. 1 TO COVENANTS recorded in Book 419, Pages 711-712, dated September 12, 2003, filed September 22, 2003.

AMENDMENT NO. II TO DECLARATION OF COVENANTS recorded in Book 461, Pages 578-579, notarized April 15, 2005, filed April 22, 2005.

AMENDMENT NO.3 TO DECLARATION OF COVENANTS recorded in Book 486, Pages 740-741, dated March 13, 2006, filed May 1, 2006; amends Covenants in Book 383, Pages 32-40; legal description amended to Lots 1-8 and 10-20 (Lot 9 being replatted and now identified as Lot 10) and (3) 10 acre parcels lying Southwest of Lake, identified as Tax Lots 71, 72 and 73 on July 1, 2001. Also addresses annual assessments; septic systems.

AMENDMENT NO. 4 recorded in Book 491, Pages 187-188, dated June 30, 2006, filed July 6, 2006.

DEVELOPER AGREEMENT recorded in Book 361, Pages 641-643, dated March 12, 2002, filed April 1, 2002, by and between the City of Blair, Nebraska and Mark E. Bresley and Crystal C. Bresley.

TEMPORARY ROADWAY EASEMENT IN Book 419, Pages 713-714, dated September 14, 2003, filed September 22, 2003, given by Mark E. and Crystal C. Bresley, Grantors, for the benefit of the Members of Crystal Lake Estates Homeowners Association, et al, their successors and assigns. **RE: Perpetual easement over part of Lot 9, Crystal Lake.**

DRAINAGE STRUCTURE AND UTILITY MAINTENANCE EASEMENT recorded in Book 393, Pages 594-595, dated March 10, 2003, filed March 11, 2003, for the benefit of the Members of Crystal Lake Estates Homeowners Association (Grantee) and given by Mark E. and Crystal C. Bresley (Grantors); Grantors grant to Grantee, their successors, heirs and assigns, the right of egress, ingress and other access thereto to the Grantor's property for the purpose of maintaining the drainage structure as a perpetual easement over and through the easement parcel described on said document over **part of Lot 6 in Crystal Lake Estates**. Easement to run with the land and continue to be for the benefit of the use of the Grantee, their heirs, successors and assigns forever. **(SHOW AS AN EXCEPTION WHEN DOING LOT 6 IN CRYSTAL LAKE ESTATES, BUT IS ALSO INCLUDED UNDER "Easements for the benefit of the Members of Crystal Lake Estates Homeowners Association")**

EMERGENCY SPILLWAY AND MAINTENANCE EASEMENT recorded in Book 393, Pages 596-597, dated March 10, 2003, filed March 11, 2003 for the benefit of the Members of Crystal Lake Estates Homeowners Association (Grantee) and given by Mark E. and Crystal C. Bresley (Grantors). Grantors grant to Grantee, their successors, heirs and assigns, the right of egress, ingress and other access thereto to the Grantors' property for the purpose of maintaining the emergency spillway. Furthermore, no structure may be constructed, located or placed on the easement area; a perpetual easement over and through the easement parcel described on said document over **part of Lots 4, 5 and 6 in Crystal Lake Estates**. Easement to run with the land and continue to be for the benefit of the use of the Grantee, their heirs, successors and assigns forever. **(SHOW AS AN EXCEPTION WHEN DOING LOTS 4, 5 and 6 in Crystal Lake Estates, but is also included under "Easements for the benefit of the Members of Crystal Lake Homeowners Association")**

CUL-DE-SAC EASEMENT A recorded in Book 393, Pages 600-601, dated March 10, 2003, filed March 11, 2003 for the benefit of the Members of Crystal Lake Estates Homeowners Association (Grantee) and given by Mark E. and Crystal C. Bresley (Grantors)(owner of Lot 1 Crystal Lakes) grant to Grantee, their successors, heirs and assigns forever, the right to the use of that part of the cul-de-sac that is on the Grantors' property for a perpetual easement over and through the easement parcel described on said document over and across a portion of **Lot 1 in Crystal Lake Estates**. **No structure may be constructed, located or placed on the easement area**. Easement to run with the land and continue to be for the benefit

of the use of the Grantee, their heirs, successors and assigns forever. No structures may be constructed, located or placed on easement area. **(Show as an exception when doing Lot 1 of Crystal Lake Estates, but is also included under "Easements for the benefit of the Members of Crystal Lake Homeowners Association").**

CUL-DE-SAC EASEMENT B recorded in Book 393, Pages 602-603, dated March 10, 2003, filed March 11, 2003 for the benefit of the Members of Crystal Lake Estates Homeowners Association (Grantee) and given by Mark E. and Crystal C. Bresley (Grantors) (owners of Lot 8 and 9 Crystal Lake Estates) grant to Grantee, their successors, heirs and assigns forever, the right to the use of that part of the cul-de-sac that is on the Grantors' property for a perpetual easement over and through the easement parcel described on said document over and across a portion of **Lots 8 and 9 in Crystal Lake Estates. No structure may be constructed, located or placed on the easement area.** Easement to run with the land and continue to be for the benefit of the use of the Grantee, their heirs, successors and assigns forever. **(Show as an exception when doing Lots 8 and 9 of Crystal Lake Estates, but is also included under "Easements for the benefit of the Members of Crystal Lake Homeowners Association.)**

RESERVATIONS, EXCEPTIONS CONTAINED IN PARTIAL RELEASE AND GRANT OF RIGHT OF WAY recorded in Book 296, Pages 661-665, filed February 8, 1999, wherein Williams Pipe Line Company (formerly Williams Brothers Pipe Line Company) releases Right of Way Agreement in Book K, Page 386, (assigned to Williams Brothers Pipe Line Company in Book R, Pages 467-475), EXCEPT for 100 foot strip described on said release through Tax Lots 71, 72, 73, 74, et al. **Williams Pipe Line excepts and reserves the right of ingress and egress and the right to use temporary work spaces as desired on, over and across Tax Lot 40 in Section 19-18-12.**

EASEMENT FOR RIGHT OF WAY recorded in Book U, Page 447, dated October 30, 1970, filed November 3, 1970, by and between Herman J. and Vivian V. Kuhl, and the Blair Telephone Company, its successors and assigns. **LEAVE THIS OFF ALL POLICIES IN CRYSTAL LAKES - IT HAS BEEN TERMINATED IN BOOK 422, Pages 355-356 in lands.**

EASEMENT recorded in Book X, Pages 776-777, filed September 26, 1974, by and between Charles L. and Jeanette Jensen, husband and wife; Clark and June Jensen, husband and wife; Herman J. and Vivian V. Kuhl. **LEAVE THIS OFF ALL POLICIES IN CRYSTAL LAKES - IT APPEARS TO ONLY AFFECT THE EXTREME WEST LINE BETWEEN THE N1/2 SW1/4 FOR 100 FEET INTO OLD TAX LOT 25 - (show when doing Lot 18 Crystal Lake Estates First and Tax Lot 71 in Section 19-18-12).**

EASEMENT recorded in Book 305, Pages 391-393, dated July 26, 1999, filed July 26, 1999, by and between Clark E. Jensen and Alice June Jensen; Charles L. Jensen and Jeanette C. Jensen; Mark E. Bresley and Crystal C. Bresley. **(Show when doing Lot 18 Crystal Lake Estates First and Tax Lot 71 in Section 19-18-12.)**

RIGHTS OF THE PUBLIC, State of Nebraska and the County of Washington in and to that portion of subject land taken or used for road purposes.

CITY OF BLAIR ZONING/RESOLUTIONS/ORDINANCES/REGULATIONS: Ordinance #1064 in Book 71, Page 467, dated August 22, 1972, filed October 13, 1972; Amendment in Book 134, Page 496, dated December 29, 1981, filed January 8, 1982; ANY AND ALL AMENDMENTS THERETO.

WASHINGTON COUNTY ZONING REGULATIONS/RESOLUTIONS/ORDINANCES: Resolutions in Book N, Pages 614-631; Book N, Pages 632-639; Book R, Pages 579-591; Book U, Pages 67-142; Book W, Page 109; Book Y, Page 130A; Book 105, Pages 447-448; Book 126, Pages 122-131; Book 136, Page 200; Book 143, Page 101; Book 188, Page 539; Book 190, Pages 734-735; Book 201, Page 329; ANY AND ALL AMENDMENTS THERETO.

MAKE SURE TO RECHECK EACH LOT TO MAKE SURE THAT THERE HAVE BEEN NO CHANGES OR NEW FILINGS SINCE SEPTEMBER 23, 2003. This search was done on Lot 9 only - CLTIC-2937. EACH LOT MAY HAVE ADDITIONAL EASEMENTS NOT YET SET OUT IN THIS MASTER FILE LISTING.

PLEASE NOTE: This report / commitment / policy does not include / cover any dues / assessments levied or assessed against subject property by any homeowners / lot owners association.

Lots or areas around Crystal Lake we have done to date (January 26, 2005)(April 29, 2005);

NTI 763- on original Tax Lot 40 Section 19-18-12;
CLTIC-2505 - on Tax Lot 72 and 73 (canceled);
CLTIC-2741 - on Tax Lot 73;
CLTIC-2937 - on Lot 9 Crystal Lakes; **(now replatted as Lot 10 Crystal Lake Estates
First Addition)**

CLTIC-2974 - on Lot 7 Crystal Lakes;
TITLE REPORT 2003-100 - on Lot 8 Crystal Lakes;
W-05-0183 - on Lot 6 Crystal Lakes
W-05-0260 - on Crystal Lake Lot 4
W-05-0269 - on Crystal Lake Lot 1

THE FOLLOWING EASEMENTS FOUND AS OF JUNE 27, 2006 BENEFIT THE MEMBERS OF CRYSTAL LAKE ESTATES HOMEOWNERS ASSOCIATION: Per Ellen at Security 7/6/2006 - if we show these on our title insurance then we must check taxes and all liens on the Grantor property. Ellen said we can make the buyer's aware that there are easements on adjacent property for the benefit of the homeowners association and keep this list in our master file without showing them on our commitments. These easements should be shown when we are doing any of the grantor property as exceptions.

1. DRAINAGE / MAINTENANCE EASEMENT recorded in Book 382, Pages 587-588, dated November 22, 2002, filed November 27, 2002. Grantor: Marbre LLC to the benefit of the Members of Crystal Lake Estates Homeowners Association, Grantee. Grantor owns Tax Lot 73 in Section 19-18-12; grants to Grantee, their heirs, successors and assigns, the right of egress, ingress and other access for the purpose of maintaining the drainage structure; runs with the land.
2. EASEMENT recorded in Book 382, Pages 589-590, dated November 22, 2002, filed November 27, 2002; Grantor: Marbre, LLC for the benefit of the Members of Crystal Lake Estates Homeowners Association, Grantee. Grantor owns Tax Lot 73, Section 19-18-12; grants to Grantee, their heirs, successors and assigns, the right to the use and enjoyment of that part of the lake that is on Grantor's property; runs with the land.
3. WALKING & BRIDLE TRAIL EASEMENT recorded in Book 382, Pages 591-592, dated November 22, 2002, filed November 27, 2002; Grantor: Marbre, LLC for the Benefit of the Members of Crystal Lake Homeowners Association, Grantee; Grantor owns Tax Lot 73, Section 19-18-12; grants to Grantee, their heirs, successors and assigns the right to the use and enjoyment

of the walking and bridle trail that is on the Grantors property; runs with the land.

4. LAKE EASEMENT OVER REMAINDER OF TAX LOT 75 recorded in Book 393, Pages 592-593, dated March 10, 2003, filed March 11, 2003; Grantor: Mark E. and Crystal C. Bresley, for the benefit of the Members of Crystal Lake Homeowners Association, their heirs, successors and assigns, the right to the use and enjoyment of that part of the Lake on Grantor's property (Tax Lot 75 in Section 19-18-12); with restrictions; runs with the land.
5. DRAINAGE STRUCTURE AND UTILITY MAINTENANCE EASEMENT recorded in Book 393, Pages 594-595, dated March 10, 2003, filed March 11, 2003, for the benefit of the Members of Crystal Lake Estates Homeowners Association (Grantee) and given by Mark E. and Crystal C. Bresley (Grantors); Grantors grant to Grantee, their successors, heirs and assigns, the right of egress, ingress and other access thereto to the Grantor's property for the purpose of maintaining the drainage structure as a perpetual easement over and through the easement parcel described on said document over **part of Lot 6 in Crystal Lake Estates**. Easement to run with the land and continue to be for the benefit of the use of the Grantee, their heirs, successors and assigns forever.
6. EMERGENCY SPILLWAY AND MAINTENANCE EASEMENT recorded in Book 393, Pages 596-597, dated March 10, 2003, filed March 11, 2003 for the benefit of the Members of Crystal Lake Estates Homeowners Association (Grantee) and given by Mark E. and Crystal C. Bresley (Grantors). Grantors grant to Grantee, their successors, heirs and assigns, the right of egress, ingress and other access thereto to the Grantors' property for the purpose of maintaining the emergency spillway. Furthermore, no structure may be constructed, located or placed on the easement area; a perpetual easement over and through the easement parcel described on said document over **part of Lots 4, 5 and 6 in Crystal Lake Estates**. Easement to run with the land and continue to be for the benefit of the use of the Grantee, their heirs, successors and assigns forever.
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9. EASEMENT recorded in Book 486, Pages 738-739, dated April 9, 2006, filed May 1, 2006; Kent E. and Deanna Crossley, Grantors, for the benefit of the Members of Crystal Lake Estates Homeowners Association, Grantee, their heirs, successors and assigns. Grantors own Tax Lot 71 in Section 19-18-12; grants to Grantee, the right to the use and enjoyment of that part of the Lake and that part of the Walking & Bridle Trail that is on the Grantor's property; runs with the land.

10. EASEMENT recorded in Book 488, Pages 732-733, dated May 27, 2006, filed May 31, 2006; Richard C. Crossley, Grantor, for the benefit of the members of Crystal Lake Estates Homeowners Association, Grantee, their heirs, successors and assigns. Grantor owns Tax Lot 72 in Section 19-18-12; grants to Grantee the right to the use and enjoyment of that part of the Lake that is on the Grantor's property; runs with the land.