

1757 J. H. H. H.
8" X 45"

LEASE

THIS LEASE, made by and between George G. Lemley, hereafter called Owner, and Evelyn & Harry Taylor, hereafter called Tenant, WITNESSES: J. H. H. H.

Owner hereby leases unto Tenant Lot #2 as laid out by Owner with frontage on the Missouri River, same being a portion of the Southwest Quarter (SW $\frac{1}{4}$) of Section Six (6), Township Seventeen (17), Range Thirteen (13), in Washington County, Nebraska, from to be used and occupied for dwelling purposes only, upon the following conditions:

1. Tenant shall pay rent for same \$475⁰⁰ per year, payable annually in advance, same to be paid to Owner at his place of residence.
2. Without further charge or rent, Tenant shall have the right to use the access road furnished by Owner on his land. Owner agrees to pay one-half the cost of maintenance of such access road, provided that the remainder there of is paid by his tenants on said land. Said access road is along the west line of Owner's land.
3. Tenant shall have the right to construct improvements on the leased premises, which shall be Tenant's property and Tenant shall pay all taxes thereon, and shall have the right to remove the same within thirty days after the expiration or termination of this lease or any extension or renewal thereof. Only one cabin or trailer shall be used, placed, or erected on the leased premises and shall be for the use of one family only.
4. The leased premises and the improvements made thereon shall be for the use of Tenant and shall not be rented to others. No guests shall be permitted the use thereof except when accompanied by one of the principal officers of Tenant.
5. The access road so furnished has a gate installed thereon, which is padlocked. One key to such padlock shall be furnished Tenant without cost and any additional key desired by Tenant shall be furnished by Owner at a charge of \$1.00 each. Tenant shall not permit such key to be duplicated by anyone, and default under this provision shall be sufficient grounds for termination of this lease. Tenant shall lock said gate with said padlock after each passage through the same, and failure to do so shall also be sufficient ground for cancellation. Tenant agrees to assume all liability of any kind in connection with its use of such access road and the leased premises, including the use thereof by its guests, and agrees to hold Owner harmless from any such liability. Tenant shall faithfully observe all posted speed limits on Owner's premises.
6. Tenant shall pay all charges for electricity or other utilities used on the leased premises during the lease period.
7. Tenant shall not assign this lease or sublet the leased premises without Owner's written consent, but Owner shall not unreasonably withhold such consent.
8. Tenant shall keep the leased premises free of waste, trash, rubbish, garbage, and other refuse and comply with all requirements of law and public health authorities with regard to same and with regard to water supply and sanitary sewerage facilities to be used by Tenant.
9. Tenant shall have the right to remove its improvements from the leased premises at any time, provided that all rents due or to become due hereunder shall be first fully paid. Any improvements or property of Tenant not removed from the leased premises within sixty days after expiration or termination of this lease shall be deemed abandoned and thereupon become the property of Owner.

10. Tenant agrees not to commit or permit any nuisance or unlawful act upon the leased premises; not to interfere with the farming of Owner's adjoining land or with the agricultural tenants or employees of Owner in such farming operations; that Owner or his agents may go upon the leased premises at reasonable times to inspect the same or for other lawful purpose; that it will promptly yield possession of the leased premises at the expiration of this lease or upon termination thereof as provided herein; that it will promptly and properly comply with all laws, rules, regulations of any government or any government agency or authority with reference to the leased premises and the use thereof, and does grant to Owner a lien upon any and all of Tenant's property kept or used on the leased premises, whether exempt from execution or not, to be enforced in like manner as a chattel mortgage, for all rent due or to become due under the terms of this lease.

11. This is a five year lease as of date.

12. If any default be made by Tenant under the terms hereof, Owner may notify Tenant of such default by properly mailing notice thereof to Tenant at its said address, and if Tenant fails to remedy such default within thirty days after such mailing, Owner shall be entitled to immediately possession of the leased premises and Tenant agrees to promptly and peaceably surrender such possession thereof.

13. If Tenant shall continue to occupy the leased land after the expiration of this lease, such occupancy shall constitute a tenancy at will. Any waiver of any right hereunder shall be construed to require the waiver of any subsequent right or privilege accorded hereunder to such party. The rights of Owner hereunder shall be cumulative and in addition to all other rights and remedies accorded Owner by law now or hereafter in effect.

This lease is executed in duplicate and shall be binding upon and inure to the benefit of the parties hereto and their respective heirs, legal representatives, successors and assigns.

Signed this 1 day of March-1983

George G. Lemley

George G. Lemley

Owner

ATTEST:

Evelyn J. Taylor Larry E. Taylor
Tenant

The following disclosures are being made as required by the Truth-in-Lending Act and the Truth-in-Lending Simplification and Reform Act:

ANNUAL PERCENTAGE RATE	The cost of my credit as a year-by rate.	FINANCE CHARGE	The dollar amount the credit will cost me.	Amount Financed	The amount of credit provided to me or on my behalf.	Total of Payments	The amount I will have paid after I have made all payments as scheduled.
16 %		\$ 5750.55		\$ 12,509.25		\$ 18,259.80	

You have the right at this time to receive an itemization of the Amount Financed. I want an itemization I do not want an itemization
 Your PAYMENT SCHEDULE will be:

Number of Payments	Amount of Payments	When Payments Are Due
60	304.33	1st of each month starting 4-1-83

INTEREST RATE
 A. This loan has a fixed interest rate.
 B. This loan has a variable interest rate. The annual percentage rate may increase during the term of this transaction if the prime interest rate of the Creditor increases. The interest rate will not increase above _____%. The maximum interest rate increase at one time will be _____%. The rate will not increase more than once every year; _____ Any increase will take the form of higher payments amounts; more payments of the same amount; a larger amount due at maturity. For example, if the interest rate increased by _____% in one year; _____, your regular payments will increase to \$ _____; you will have to make _____ additional payments; your final payment will increase by \$ _____.

INSURANCE
 Credit Life and Credit Disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost. The maximum Credit Life insurance available on this loan when made is \$ _____. As additional Credit Life insurance becomes available through the reduction of other indebtedness, it will be provided at an additional cost of \$ _____ per \$1,000.00 of coverage. Authorization for premium collection is covered by a separate agreement with the Creditor.

Type	Premium	Signature
Credit Life		I want credit life insurance
Credit Disability		I want credit disability insurance
Credit Life and Disability		I want credit life and disability insurance

You may obtain property insurance from anyone you want who is acceptable to Creditor. If you get the insurance from creditor you will pay \$ _____.

SECURITY INTEREST
 (A) This loan is covered by a security agreement dated March 1, 1983 covering the following property: 1975 Chev. Pickup, assignment of Lease Agreement, 1959 Frontier Trailer
 (B) This loan is covered by the security agreement included below covering the following property: (If crops, describe the real estate on which the crops will be grown.)

(C) This loan is unsecured.
LATE CHARGE: If payment is not made in full within (10) days after its scheduled date, Creditor may charge Debtor(s) a late charge of () five percent (5%) of each delinquent installment or \$5.00, whichever is less; interest on each installment not exceeding the highest possible contract rate permitted by law. The current rate is 19 %.

PREPAYMENT: If you pay off early, you may will not have to pay a penalty, which will be computed as follows: _____

may will not be entitled to a refund of part of the finance charge, computed using the Actuarial Method:
ADDITIONAL CHARGES Official fees and taxes \$ 9.25 filing fees
 Other _____ \$ _____

THIS OBLIGATION IS PAYABLE ON DEMAND.
 See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

No. _____ Debtor(s) Larry and Evelyn Taylor on March 1, 1983, 19 _____ for value received, the undersigned debtor(s) (jointly and severally) promise to pay to the order of

FORT CALHOUN STATE BANK, FORT CALHOUN, NEBRASKA 68023

TWELVE THOUSAND FIVE HUNDRED NINE AND 25/100 Dollars (\$ 12,509.25)

with interest at the rate of 16 % per annum in 60 successive monthly; _____ installments of \$ 304.33, the first installment payable on the 1 day of April 1983 and thereafter on the first day

of each month: _____
 Upon failure to pay any installment promptly as herein agreed, this note shall, at the option of the holder, become immediately due and payable. The holder may also declare this note immediately due and payable without demand or notice on (1) death or dissolution of any of the Debtor(s); or (2) insolvency or bankruptcy of any of the Debtor(s); or (3) if a writ or order of attachment or garnishment, or Federal tax lien may be issued or made against any of the property, assets or income of any of the Debtor(s). In the event that this note becomes immediately due and payable as herein provided, the balance due, less unearned Finance Charges, shall draw interest at the highest permissible contract rate. This note is secured by the Security Agreement on the reverse side, which is incorporated by reference. The makers, principals, sureties, endorsers and guarantors of this note severally waive presentment for payment, demand, protest and notice of protest and non-payment thereof, and all defenses on the ground of any extension of the time of payment that may be given by the holder or holders to them or either of them. The creditor has a right of set off or lien on any deposit in the financial institution which is the property of a debtor or co-debtor.

Purpose of Loan purchase trailer home
 Debtor's Signature Evelyn Taylor Debtor's Address _____
 Debtor's Signature Larry Taylor Debtor's Address _____

SECURITY AGREEMENT. Additional provisions of this Agreement are on the reverse side. The undersigned Debtor(s) (jointly and severally) for value received hereby grants to the undersigned Secured Party or Lender, a security interest in the following described property (If crops, described real estate on which crops are or will be grown):

1959 Frontier Trailer
1975 Chev. Pickup
Assignment of Lease Agreement

PURPOSE: The security interest herein is given on this collateral: for a purchase money loan otherwise

INFORMATIONAL: The address of the Debtor, below, is Debtor's residence. Such address is the Debtor's chief place of business. Such address is where the collateral is kept. Debtor is a non-resident of State.

USE OF PROPERTY: Debtor warrants, covenants, and agrees that the property is or is to be used by Debtor primarily:
 1. In business Equipment Inventory
 2. For personal, family or household purposes;
 3. In farming operations Farm Products Farm Equipment

NOTICE TO DEBTOR: Do not sign this agreement before you read it or if it contains blank spaces. You are entitled to a copy of the contract you sign. Keep this agreement to protect your legal rights. By signing below, you also acknowledge receipt of a copy of this note on the date hereof.

The undersigned signs this instrument solely for purposes of granting a security interest and assumes no obligation for repayment of any indebtedness.
 Signed FORT CALHOUN STATE BANK
Paul S. Castner (Secured Party)
Larry Taylor Debtor
Evelyn Taylor Debtor
 Debtor's Address _____
 Debtor's Address _____