



SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, COMMONWEALTH LAND TITLE INSURANCE COMPANY, a Pennsylvania corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title, as insured, but only to the extent provided in the Conditions and Stipulations.

IN WITNESS WHEREOF, COMMONWEALTH LAND TITLE INSURANCE COMPANY has caused its corporate name and seal to be hereunto affixed by its duly authorized officers, the Policy to become valid when countersigned by an authorized officer or agent of the Company.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

Attest:

Wm Chadwick Perrine

Secretary



By:

Janet A. Alpert

President

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the affect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.
4. Any claim, which arises out of the transaction vesting in the Insured the estate or interest insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
 - (a) the transaction creating the estate or interest insured by this policy being deemed a fraudulent conveyance or fraudulent transfer; or
 - (b) the transaction creating the estate or interest insured by this policy being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (i) to timely record the instrument of transfer; or
 - (ii) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

November 17, 1999

SCOTT D. WILT and JANET K. WILT
5276 No. 110th Ave. Circle,
Omaha, NE 68164

RE: Owners Title Insurance Policy No.: A60-635173

Dear Mr. and Mrs. Scott Wilt:

Enclosed find the above referenced Owner's Policy of Title Insurance issued through our office.

This policy insures title to the land described in Schedule A, with exception to those items shown in Schedule B. This policy is a legal document and should be read carefully and retained in a safe place. You should keep the policy even if you sell the property.

You do not owe any additional premiums for this policy. The policy insures you as long as you:

1. Own the property
2. Own a mortgage from anyone who purchases your property
3. Are liable for any title warranties you make in the event you sell the property.

The policy also insures anyone who receives the property in the event of your death.

If you decide to sell or mortgage this property in the future, reference to the policy number will enable us to serve your title needs more promptly.

We appreciate the opportunity to serve you. If you have any questions regarding the enclosed policy, or if we can be of service to you in any way, please call our office.

Very truly yours,

Spence Title Services, Inc.


Patrick J. Schwery

Enc.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

OWNER'S POLICY

Issued Through: Spence Title Services, Inc., 1905 Harney St. Suite 210, Omaha, NE 68102, Phone: (402) 345-8844, Fax: (402) 345-4634

Issued With Policy No.:

SCHEDULE A

Amount of Insurance: **\$85,000.00**

Policy No.: **A60-635173**

Premium: **\$310.00**

File No.: **TA-38214**

Date of Policy: **June 19, 1999 at 8:00 a.m.**

1. Name of Insured:

SCOTT D. WILT AND JANET K. WILT, Husband and Wife, as Joint Tenants

2. The estate or interest in the land which is covered by this policy is **Fee Simple**.

3. Title estate or interest in the land is vested in:

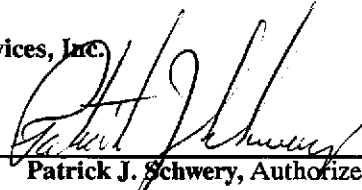
SCOTT D. WILT AND JANET K. WILT, Husband and Wife, as Joint Tenants

4. The land referred to in this policy is described in the said instrument, is situated in the County of **Douglas**, State of **Nebraska**, and is identified as follows:

Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed, platted and recorded, in Douglas County, Nebraska.

Spence Title Services, Inc.

Countersigned: _____


Patrick J. Schwery, Authorized Agent

COMMONWEALTH LAND TITLE INSURANCE COMPANY

OWNER'S POLICY

SCHEDULE B

EXCEPTIONS FROM COVERAGE

Policy No.: A60-635173

File No.: TA-38214

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees or expenses) which arise by reason of:

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

1. Rights or claims of parties other than the Insured in actual possession of any or all of the property.
2. Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey would disclose.
3. Unfiled mechanics' or materialmen's liens.
4. The lien of general taxes for 1999, becoming due and payable December 31, 1999, and all subsequent taxes and special assessments not yet certified to the Office of the County Treasurer for collection at the date hereof.
5. Easements granted by Plat and Dedication filed June 24, 1998, in Book 2093 at Page 170 of the Deed Records of Douglas County, Nebraska, on, over, through, under and across a five foot wide strip of land abutting all front and side boundary lot lines; an eight foot wide strip of land adjoining the rear boundary lines of all interior lots; and, a sixteen foot wide strip of land adjoining the rear boundary lines of all exterior lots, with provision for said sixteen foot wide easement to be reduced to eight feet.
 - a. Perpetual Right-of-Way Easement granted to the Papio Missouri River Natural Resources District on, over, through, under and across a five foot wide strip of land abutting all front and side boundary lot lines; an eight foot wide strip of land adjoining the rear boundary lines of all interior lots; and, a sixteen foot wide strip of land adjoining the rear boundary lines of all exterior lots, with provision for said sixteen foot wide easement to be reduced to eight feet.
6. Declaration of Covenants, conditions, restrictions and easements dated September 23, 1998, filed September 28, 1998, in Book 1264 at Page 604 of the Miscellaneous Records of Douglas County, Nebraska, which contains no forfeiture provision.
 - a. Provisions for Homeowners Association, if any, set forth therein.
7. Right-of-Way Easement granted to Omaha Public Power District dated May 8, 1981, filed May 22, 1981, in Book 652 at Page 135 of the Miscellaneous Records of Douglas County, Nebraska, affecting subject property as set forth therein.
8. Permanent Storm Sewer Easement granted to the Public dated April 24, 1998, filed June 24, 1998, in Book 1252 at Page 668 of the Miscellaneous Records of Douglas County, Nebraska, over,

under and through the Easterly ten feet in width of subject property.

COMMONWEALTH LAND 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

Commitment No.: TA-38214

File No.: TA-38214

SCHEDULE A

6-19-99

See A-41925

1. Effective Date: May 6, 1999 at 8:00 A.M.

2. Policy or Policies to be issued:

(a) ALTA Owner Policy: 10-17-92

Amount: \$85,000.00
Premium: \$310.00

OK

Proposed Insured:

SCOTT D. WILT AND JANET K. WILT, HW/J.K.

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

Amount:
Premium:

Proposed Insured:

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:

MICHAEL J. LESCH

4. The land referred to in this commitment is described as follows:

Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed, platted and recorded, in Douglas County, Nebraska.

TAX-1-99/99

SPENCE TITLE SERVICES, INC.

Countersigned:

Patrick J. Schwery
Patrick J. Schwery, Authorized Agent

COMMONWEALTH LAND TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

File No.: TA-38214

Commitment No.: TA-38214

SCHEDULE B - SECTION 1

The following are the requirements to be complied with:

1. Pay the full consideration to, or for the account of, the grantors or mortgagors.
2. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
3. 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.
4. Instrument creating the estate or interest to be insured must be executed and filed for record, to wit:

REQUIRE Warranty Deed from Michael J. Lesch, stating marital status and signed by spouse, if any, in favor of Proposed Insured Purchaser.

Deed of Trust dated June 17, 1997, filed June 24, 1997, in Book 5017 at Page 597 of the Mortgage Records of Douglas County, Nebraska, executed by Michael J. Lesch, in favor of William R. Reinsch, Trustee, and Home State Bank, Beneficiary, securing the sum of \$175,191.68 and any other amounts payable under the terms thereof.

REQUIRE Deed of Reconveyance for the above Deed of Trust. *Prepaid*

Divorce in the District Court of Douglas County, Nebraska, Doc. 878 No. 408, entitled: Cynthia Lesch, Petitioner, vs. Michael J. Lesch, Respondent. Decree entered by the Court January 4, 1991, wherein Respondent is ordered to pay child support.

a. REQUIRE Release of subject property from the lien of child support and Court Order approving same, OR, if the payments are current, REQUIRE Release of subject property from lien of child support by Petitioner, with statement that all said payments are current and with notary seal affixed.

7. REQUIRE execution of the attached Affidavit Regarding Owner 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.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

File No.: TA-38214

Commitment No.: TA-38214

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.

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

1. 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.
2. General taxes due and payable at the date hereof: 1998: \$163.26 total; first half is paid; second half is due and will become delinquent August 1, 1999. Key Number: 3525-0208-16.
3. Special taxes or assessments now assessed or levied, but payable in future installments; except those recorded in the Office of the County Treasurer at the date hereof, of which there are none.
4. Easements granted by Plat and Dedication filed June 24, 1998, in Book 2093 at Page 170 of the Deed Records of Douglas County, Nebraska, on, over, through, under and across a five foot wide strip of land abutting all front and side boundary lot lines; an eight foot wide strip of land adjoining the rear boundary lines of all interior lots; and, a sixteen foot wide strip of land adjoining the rear boundary lines of all exterior lots, with provision for said sixteen foot wide easement to be reduced to eight feet.
 - a. Perpetual Right-of-Way Easement granted to the Papio Missouri River Natural Resources District on, over, through, under and across a five foot wide strip of land abutting all front and side boundary lot lines; an eight foot wide strip of land adjoining the rear boundary lines of all interior lots; and, a sixteen foot wide strip of land adjoining the rear boundary lines of all exterior lots, with provision for said sixteen foot wide easement to be reduced to eight feet.
5. Declaration of Covenants, conditions, restrictions and easements dated September 23, 1998, filed September 28, 1998, in Book 1264 at Page 604 of the Miscellaneous Records of Douglas County, Nebraska, which contains no forfeiture provision.

- a. Provisions for Homeowners Association, if any, set forth therein.
6. Right-of-Way Easement granted to Omaha Public Power District dated May 8, 1981, filed May 22, 1981, in Book 652 at Page 135 of the Miscellaneous Records of Douglas County, Nebraska, affecting subject property as set forth therein.
7. Permanent Storm Sewer Easement granted to the Public dated April 24, 1998, filed June 24, 1998, in Book 1252 at Page 668 of the Miscellaneous Records of Douglas County, Nebraska, over, under and through the Easterly ten feet in width of subject property.

NOTE: AN OWNER'S POLICY ISSUED IN CONNECTION WITH THIS COMMITMENT WILL CONTAIN THE FOLLOWING PRE-PRINTED EXCEPTIONS:

1. Rights or claims of parties other than Insured in actual possession of any or all of the property.
2. Unrecorded easements, discrepancies or conflicts in boundary lines, shortage in area and encroachments which an accurate and complete survey would disclose.
3. Unfiled mechanics' or materialmen's liens.

COMMONWEALTH LAND TITLE INSURANCE COMPANY

COMMITMENT FOR TITLE INSURANCE

File No.: TA-38214

Commitment No.: TA-38214

SCHEDULE B - SECTION 1

The following are the requirements to be complied with:

1. Pay the full consideration to, or for the account of, the grantors or mortgagors.
2. Pay all taxes, charges, assessments, levied and assessed against subject premises, which are due and payable.
3. 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.
4. Instrument creating the estate or interest to be insured must be executed and filed for record, to wit:
 - a. REQUIRE Warranty Deed from Michael J. Lesch, stating marital status and signed by spouse, if any, in favor of Proposed Insured Purchaser.
5. Deed of Trust dated June 17, 1997, filed June 24, 1997, in Book 5017 at Page 597 of the Mortgage Records of Douglas County, Nebraska, executed by Michael J. Lesch, in favor of William R. Reisch, Trustee, and Home State Bank, Beneficiary, securing the sum of \$175,191.68 and any other amounts payable under the terms thereof.

Reisch

 - a. REQUIRE Deed of Reconveyance for the above Deed of Trust.
6. Divorce in the District Court of Douglas County, Nebraska, Doc. 878 No. 408, entitled: Cynthia Lesch, Petitioner, vs. Michael J. Lesch, Respondent. Decree entered by the Court January 4, 1991, wherein Respondent is ordered to pay child support.
 - a. REQUIRE Release of subject property from the lien of child support and Court Order approving same, OR, if the payments are current, REQUIRE Release of subject property from lien of child support by Petitioner, with statement that all said payments are current and with notary seal affixed.
7. REQUIRE execution of the attached Affidavit Regarding Owner by the titleholders.

AFFIDAVIT REGARDING OWNER

State of **NEBRASKA**
County of **DOUGLAS**

The undersigned, hereinafter referred to as "Affiant" (whether one or more), of lawful age, being first duly sworn upon oath, in order to induce **Commonwealth Land Title Insurance Company** to issue its policy(ies) of title insurance, in accordance with Commitment No. **TA-38214**, on the property legally described as follows: (the "Premises")

Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed, platted and recorded, in Douglas County, Nebraska.

and commonly known as **13240 North 74th Street, Omaha, Nebraska 68122.**

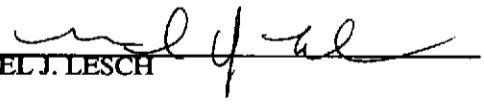
does hereby state and declare as follows:

1. Affiant has owned the Premises and improvements exclusively and continuously for six months last past.
2. There are no persons in possession of any portion of the Premises other than pursuant to a recorded document, except as stated herein:
3. There are no unrecorded contracts, leases, easements, or other agreements, documents or interests relating to the Premises, except as stated herein:
4. There are no unpaid bills or claims for labor or services performed or materials furnished or delivered during the last twelve months for alterations, repair work, or new construction on the Premises for which payment has not been made.
5. There are no public improvements in the vicinity of the Premises under construction, completed but not assessed, or contemplated, which could be a basis for any special assessment being levied against the Premises after closing. All current assessments have been paid.
6. There are no chattel mortgages, security agreements, financing statements or personal property leases affecting any fixtures, appliances, or equipment which are now installed in or upon the Premises.
7. There are no encroachments of any improvements, (including fences, driveways, stoops, decks, eaves) onto adjoining property (including streets) or onto easement grants; nor from adjoining property onto subject Premises. And there have been no disputes with neighbors or others over the location of any improvements or boundary lines.
8. There are no easement grants, including joint drive or party wall, affecting subject Premises other than those recorded and shown in the above referenced Commitment.
9. There have been no bankruptcy, divorce or dissolution of marriage proceedings involving Affiant during the time Affiant has had any interest in the Premises, except as shown in the Commitment.
10. There are no unsatisfied judgments of record, or tax liens, against Affiant, nor any actions pending in any court, State or Federal, which could affect subject Premises, except as shown in the Commitment.
11. There is no other name under which Affiant has operated or been known (including maiden name, previous married name or professional name), which could result or has resulted in the attachment of a lien or judgment to subject Premises.
12. There are no unpaid obligations, dues or assessments payable to any homeowner's association, condominium regime or other such organization at date hereof.
13. Affiant represents that there are now Smoke Detectors located in said Premises, or that prior to closing Affiant will, at his expense, install approved Smoke Detectors, as required by law.

Affiant makes the above representations, except as modified on the reverse side hereof, and hereby indemnifies and agrees to save harmless Spence Title Services, Inc. and/or the abovementioned Title Insurance Company from any loss or damage they may suffer, including, but not limited to, legal fees, court costs, expenses, closing costs, and losses suffered as a result of any claim against the Premises based upon facts contrary to the above representations.

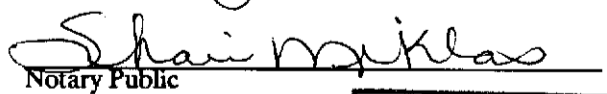
This instrument is executed and delivered to purchaser, lender and/or Title Company as an inducement to consummate the transaction contemplated thereby, and forms a complete agreement by itself. All parties to this transaction may rely upon the representations so made, which are joint and several.

Dated: June 10, 1999

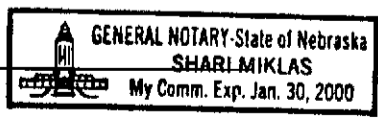

MICHAEL J. LESCH

STATE OF NEBRASKA
COUNTY OF DOUGLAS

The foregoing instrument was acknowledged before me this 10 day of June, 1999 by Michael J. Lesch, a Single Person.


Notary Public

My Commission Expires:



11-2-99

DEED NO MORE INSTRUMENTS FOR THIS PROPERTY
 ADDITION LONERGAN LAKE ESTATES
 LOT 000005 BLOCK 00000

TYPE	NUMBER	FILED	DATED	BK.	PG.	AMOUNT	CHARACTER	BK.	PG.
DEED	98 08193	980624	000000	2093	170	0.00	PLAT		
1. LESCH			MICHAEL	2.			*TO THE PUBIC		
MISC	98 08481	980624	980424	1252	668	0.00	EASE		
1. LESCH			MICHAEL	2.			*TO WHOM		
MISC	98 13736	980928	980923	1264	604	0.00	DECL OF COVT		
1. LESCH			MICHAEL	2.			*TO WHOM		
DEED	99 08201	990618	990610	2124	359	85000.00	WD		
1. LESCH			MICHAEL	2.			WILT		SCOTT

MORT NO MORE INSTRUMENTS FOR THIS PROPERTY
 ADDITION LONERGAN LAKE ESTATES
 LOT 000005 BLOCK 00000

TYPE	NUMBER	FILED	DATED	BK.	PG.	AMOUNT	CHARACTER	BK.	PG.
REL	99 19562	990713	990622	5764	714	0.00	D REC	5017	597
1. REINSCH			WILLIAM	2.			LESCH		MICHAEL

BCE 878408 PAGE 001
 CAPTION PLAINTIFF LESCH, CYNTHIA
 CAPTION DEFENDANT LESCH, MICHAEL J
 ATTY PLAINTIFF LAZER, MICHAEL L.
 ATTY DEFENDANT FELLMAN, RICHARD M.

CASE TYPE	JUDGE	FILED	REOPEN	TERM
DISSOLUTION OF MARRIAGE	COFFEY, J. MICHAEL	C 062889	121598	072299
DATE PRIN	EVENT DESCRIPTION	CALENDARED	JRL/MFM	
01 111099 P01	RECEIPT OF ALL C/S & RELEASE OF LIEN			32
01 110299 P01	RECEIPT C/S & RELEASE OF LIEN			32

01	072399	NOTICE OF DISMISSAL			32
01	072299	REOPEN EVENT DISPOSED OF-PROGRESSION LTR		3795000	25
01	062199	LETTER-CASE PROGRESSION STANDARDS			32
01	061799	P01 RELEASE LIEN			32
01	041999	P01 RELEASE			32
		OF C/SUPP LIEN AS TO LOT 2, LONERGAN LAKE ESTATES			
01	020899	REPLY			32
01	012699	P01 ANSWER AND CROSS PETITION			32
01	122298	SHERIFF'S RETURN 382606			32
DEPRESS "ENTER"		TO CONTINUE EVENTS			
BCE 878408					
				PAGE	002
	DATE PRIN	EVENT DESCRIPTION	CALENDARED	JRL/MFM	
		SUMS: SRVD 12-18-98 PLTF PERSONALLY			
01	121598	D01 APPLICATION TO MODIFY			32
03	121598	D01 PRAECIPE SUMMONS			32
01	091698	RELEASE			18
		OF C/SUPP LIEN			
01	070998	P01 RELEASE LIEN			18
		AND RECEIPT OF C/S			
01	032797	D01 APPLICATION TO RELEASE LIEN 000025			18
02	032797	P01 RELEASE			18
		OF C/SUPP LIEN AS TO LOT 4, BLOCK 98, DUNDEE PLACE ADD			
03	032797	RELEASE OF JUDGMENT LIEN		3723288	19
01	031397	APPLICATION TO RELEASE LIEN 000019 (JOINT STIPULATION AND MOTION FOR SUBORDINATION OF LIEN)			25
02	031397	P01 NOTICE			25
		FILED SUBORDINATION OF C/SUPP JDG			
03	031397	LIEN SUBORDINATION C/SUPP		3726007	25
01	010997	P01 RECEIPT			19
		RE: PD IN FULL TO DATE (THRU DEC '96)			
01	111996	P01 RECEIPT			19
DEPRESS "ENTER"		TO CONTINUE EVENTS			

5-7

PARC 3525 0208 16 FB 00 STATUS 2 CLASS R
 EXEMPT 0 EXEMPT TYPE TAX DISTRICT 0229 SID F- 6
 PROP HOUSE HALF DIR ----STREET NAME----- TYPE SUFFIX APT AREA ZIP CODE
 ADDRESS 13240 N 074 ST DOUG 68122

-----OWNER INFORMATION-----
 NAME MICHAEL H*LESCH DATE OF LAST CHANGE 07-27-1998
 + 7411 OMAHA TRADE DEED BOOK PAGE
 ADDR HOMESTEAD DELETE
 CITY OMAHA ST NE ZIP 68122 NON NUMERIC ZIP CODE

-----CURRENT VALUE-----HOMESTEAD-----
 YEAR ---DATE LAND IMPRO TOTAL PAR DEN NUMBER BY CHG DATE VALUE
 1999 05-21-1999 21000 0 21000 YES SBE

ADDITION NO. 22887 LOT 5 HALF BLOCK 0 HALF
 LONERGAN LAKE ESTATES SECT TOWN RANGE
 -----LEGAL DESCRIPTION-----
 1 IPREG 2
 3 4
 5 6
 7 8

CODE BOOK PAGE DATE KEY SUB TS
 SPLIT/COMB/LEGAL
 SPLT 3525 0208 16

PARCEL TRACE SCREEN FOR 3525 0208 16

DATE (YY/MM/DD)	ACTION TAKEN	REFERRED PARCEL	BOOK	PAGE
98/07/27	COMBINED FROM	3734 0006 01	0230	0009
98/07/27	COMBINED FROM	3734 0008 01	0230	0009
98/07/27	COMBINED FROM	3734 0010 01	0230	0009

END OF ENTRIES
 DEED NO MORE INSTRUMENTS FOR THIS PROPERTY
 ADDITION LONERGAN LAKE ESTATES
 LOT 000005 BLOCK 00000

TYPE	NUMBER	FILED	DATED	BK. PG.	AMOUNT	CHARACTER	BK. PG.
DEED	98 08193	980624	000000	2093 170	0.00	PLAT	
1. LESCH			MICHAEL	2.		TO THE PUBLIC	
MISC	98 08481	980624	980424	1252 668	0.00	EASE	
1. LESCH			MICHAEL	2.		*TO WHOM	
MISC	98 13736	980928	980928	1264 604	0.00	DECL OF GOVT ET	
1. LESCH			MICHAEL	2.		*TO WHOM	

5-7

MORT NO INSTRUMENTS REFERENCED FOR THIS PROPERTY
ADDITION LONERGAN LAKE ESTATES
LOT 000005 BLOCK 00000
TYPE NUMBER FILED DATED BK. PG. AMOUNT CHARACTER BK. PG.

Title Plant Search Results

Search Date: 6/1/99

Certification Date: 5/25/99

Found: 4 entries

County: Douglas

Document Type: All

Input Name: lesch michael

Party: First Party

Case Number:

Soundex: On

From Date: 8/18/98

Nickname: On

Through Date:

Abbreviation: On

First Party Second Party	File Date	Document Type	Case Number	Amount	Remarks Additional Remarks
lewis michael r	5/10/99	JDG	147-645	\$0.00	
lewis michael r	5/26/99	JDG	983-500	\$0.00	
lewis michele l	3/2/99	JDG	980-689	\$0.00	
lewis michele l	3/3/99	JDG	980-735	\$0.00	

End of Search

Spence Escrow Company

062059

DATE	DESCRIPTION	AMOUNT
06/14/99	Settlement Charges	\$ 250.00
	Title Insurance	\$ 310.00
	<u>Recording Releases</u>	\$ <u>10.50</u>
	Express Mail Fee	\$ 15.00
		\$585.50

Received
6-15-99

File #: TA-38214
13240 North 74th Street, Omaha, Nebraska 68122
MICHAEL J. LESCH S/T SCOTT D. WILT

\$585.50

PROFESSIONAL FORMS, INC. (800) 537-4245

DETACH ALONG PERFORATION

spence escrow company

first national bank
of omaha

No. 062059

CUSTODIAL ESCROW ACCOUNT

1905 Harney Street Suite 210
Omaha, Nebraska 68102 • 345-8844

one first national center, omaha, nebraska 68102

27-1/1040

DATE	CHECK NO.	AMOUNT
06/14/99	62059	\$585.50

PAY *****Five Hundred Eighty Five & 50/100 Dollars

TO THE
ORDER OF Spence Title Services, Inc.

VOID AFTER 120 DAYS

File #: TA-38214
13240 North 74th Street, Omaha, Nebraska 68122
MICHAEL J. LESCH S/T SCOTT D. WILT

Linda Runne
ATC

**Spence Title Services, Inc.
1905 Harney Street, Suite 210
Omaha, Nebraska 68102**

Date: June 1, 1999

Invoice #: 8548
Reference: TA-38214

To: Spence Escrow Company
1045 N. 115th St. - Suite 302
Omaha, NE 68154
Attn: Linda

Legal: Lot 5, in LONERGAN LAKE ESTATES, DCN

DESCRIPTION	AMOUNT
binder; owners policy (131)	\$310.00
TOTAL	\$310.00

IN THE DISTRICT COURT OF DOUGLAS COUNTY, NEBRASKA

Cynthia Lesch,)
Petitioner,)
vs.)
Michael J. Lesch,)
Respondent)

DOC. 878 NO. 408

R E L E A S E

Comes now, Cynthia Lesch, Petitioner, in the above entitled action, and the person to whom was committed the custody of the minor children of the parties, and hereby releases the following described property:

Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed, platted and recorded, in Douglas County, Nebraska,

from the lien in the above entitled action for child support and do further state that Respondent is current in child support payments.

Dated: 6-10-99

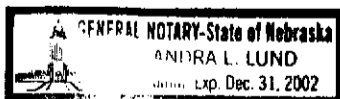
Cynthia Lesch
Cynthia Lesch

State of Nebraska))
County of Douglas) ss.

The foregoing instruments was acknowledged before me this 10 day of June 1999, by Cynthia Lesch.

Sandra L. Lund
Notary Public

SEAL



Sent 6-16-99

Spence Escrow Company

062060

DATE
06/14/99

DESCRIPTION

AMOUNT

Recording & Doc Stamps

WD 5.50
Rev 148.75
\$ 154.25

\$154.25

Received
6-15-99

File #: TA-38214

13240 North 74th Street, Omaha, Nebraska 68122

MICHAEL J. LESCH S/T SCOTT D. WILT

Sent 6-16-99

\$154.25

PROFESSIONAL FORMS, INC. (800) 537-0215

DETACH ALONG PERFORATION

spence escrow company

CUSTODIAL ESCROW ACCOUNT

1905 Harney Street Suite 210
Omaha, Nebraska 68102 • 345-8844

first national bank
of omaha

one first national center, omaha, nebraska 68102

27-1/1040

No. 062060

DATE	CHECK NO.	AMOUNT
06/14/99	62060	\$154.25

PAY *****One Hundred Fifty Four & 25/100 Dollars

TO THE
ORDER OF
Register of Deeds

File #: TA-38214
13240 North 74th Street, Omaha, Nebraska 68122
MICHAEL J. LESCH S/T SCOTT D. WILT

VOID AFTER 120 DAYS

Linda Runn
[Signature]

DOUGLAS COUNTY TREASURER

Cashier:D044CP1 6/16/993:15PM 0004304

7

WS: 016 TR: 0102 Yr:1998 OIF: 02484

REAL PROPERTY

Parcel No: 1635250208 Payment: 2

MICHAEL H*LESCH

132400N 074

ST

Tax:	\$81.63
Interest:	\$0.00
Adv:	\$0.00
Total Paid:	\$81.63

Check	\$81.63
CHANGE	\$0.00

PINT 3525 0208 16 06-16-1999 INTEREST CALCULATED TO 06-16-1999

YEAR	TAX	LEVY	NET VALUE	TAX BILLED	TAX PAID	FIRST HALF INT	TOT INT DUE
1998	229	1.68309	9700	163.26	81.63	.00	.00

LEGAL LONERGAN LAKE ESTATES
 LOT 5 BLOCK 0
 IRREG

TOTAL TAX DUE	81.63
TOTAL INT DUE	.00
TOTAL TAX/INT DUE	81.63
ADVERTISING	

Spence
 2484

Spence Escrow Company

062061

DATE
06/14/99

DESCRIPTION

AMOUNT

2nd 1/2 taxes

\$81.63

Key # 3525-0208-16
Lt 5 LONERGAN LAKE Estates

Received
6-15-99

File #: TA-38214

13240 North 74th Street, Omaha, Nebraska 68122

MICHAEL J. LESCH S/T SCOTT D. WILT

Sent 6-16-99

\$81.63

PROFESSIONAL FORMS, INC. (800) 537-0245

DETACH ALONG PERFORATION

spence escrow company

first national bank
of omaha

No. 062061

CUSTODIAL ESCROW ACCOUNT

1905 Harney Street Suite 210
Omaha, Nebraska 68102 • 345-8844

non-federally chartered, omaha, nebraska 68102

27-1/1040

DATE	CHECK NO.	AMOUNT
06/14/99	62061	\$81.63

PAY *****Eighty One & 63/100 Dollars

TO THE
ORDER OF
Douglas County Treasurer

File #: TA-38214

13240 North 74th Street, Omaha, Nebraska 68122

MICHAEL J. LESCH S/T SCOTT D. WILT

VOID AFTER 120 DAYS

Sinda Reimer
M. J. Lesch

⑈062061⑈ ⑆104000016⑆ 22 62189 4 ⑈

SURVIVORSHIP WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT MICHAEL J. LESCH, a single person, herein called the grantor whether one or more, in consideration of One Dollar and other valuable consideration received from grantees, do hereby grant, bargain, sell, convey and confirm unto SCOTT D. WILT AND JANET K. WILT, husband and wife, as joint tenants with right of survivorship, and not as tenants in common, the following described real property in Douglas County, Nebraska:

Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed, platted and recorded, in Douglas County, Nebraska.


To have and to hold the above described premises together with all tenements, hereditaments and appurtenances thereto belonging unto the grantees and to their assigns, or to the heirs and assigns of the survivor of them forever.

And the grantor does hereby covenant with the grantees and with their assigns and with the heirs and assigns of the survivor of them that grantor is lawfully seized of said premises; that they are free from encumbrance except covenants, easements and restrictions of record; all regular taxes and special assessments, except those levied or assessed subsequent to date hereof; that grantor has good right and lawful authority to convey the same; and that grantor warrants and will defend the title to said premises against the lawful claims of all persons whomsoever.

It is the intention of all parties hereto that in the event of the death of either of the grantees, the entire fee simple title to the real estate shall vest in the surviving grantee.

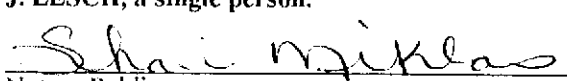
Dated:

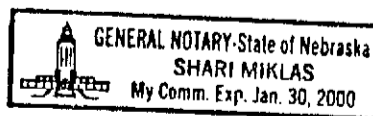
June 10, 1999


MICHAEL J. LESCH

STATE OF NEBRASKA
COUNTY OF DOUGLAS

The foregoing instrument was acknowledged before me this 10 day of June, 1999 by MICHAEL J. LESCH, a single person.


Notary Public



Scott Wilt
5276 NO. 110th Ave. Circle
Omaha, NE 68164

TO BE FILED WITH REGISTER OF DEEDS

Real Estate Transfer Statement

This Statement is Confidential -- for Tax Officials Only

FORM 521

THE DEED WILL NOT BE RECORDED UNLESS THIS STATEMENT IS SIGNED AND LINES 1-25 ARE ACCURATELY COMPLETED

1 County Name Douglas		2 County Number 28		3 Date of Sale June 14, 1999		4 Date of Deed June 14, 1999	
5 Grantor's Name, Address, and Telephone (Please Print) Grantor's Name (Seller) MICHAEL J. LESCH				6 Grantee's Name, Address, and Telephone (Please Print) Grantee's Name (Buyer) SCOTT D. WILT and JANET K. WILT			
Street or Other Mailing Address 12404 N. 108th St.				Street or Other Mailing Address 5276 No. 110th Ave. Circle			
City Omaha, NE 68122		State		City Omaha, NE 68164		State	
Telephone Number N/A				Telephone Number N/A			

7 PROPERTY CLASSIFICATION NUMBER. Check one box in category A and B. Check C also if property is mobile home.		
(A) Status	(B) Property Type	(C)
(1) <input checked="" type="checkbox"/> Improved	(1) <input checked="" type="checkbox"/> Single Family	(1) <input type="checkbox"/> Mobile Home
(2) <input type="checkbox"/> Unimproved	(2) <input type="checkbox"/> Multi-Family	(10) <input type="checkbox"/> Exempt
(3) <input type="checkbox"/> IOLL	(3) <input type="checkbox"/> Commercial	
	(4) <input type="checkbox"/> Industrial	
	(5) <input type="checkbox"/> Agricultural	
	(6) <input type="checkbox"/> Recreational	
	(7) <input type="checkbox"/> Mineral Interests-Nonproducing	
	(8) <input type="checkbox"/> Mineral Interests Producing	
	(9) <input type="checkbox"/> State Assessed	

8 Type of Deed		9 Federal Employer Identification or Social Security Number(s) of Grantee(s) (if more than two, attach list)	
<input checked="" type="checkbox"/> Warranty	<input type="checkbox"/> Sheriff	505-96-7556, 506-74-4734	
<input type="checkbox"/> Quit Claim	<input type="checkbox"/> Conservator		
<input type="checkbox"/> Executor	<input type="checkbox"/> Mineral		
<input type="checkbox"/> Cemetery	<input type="checkbox"/> Partition		
<input type="checkbox"/> Trust	<input type="checkbox"/> Other		

10 Type of Transfer	
<input checked="" type="checkbox"/> Sale	<input type="checkbox"/> Auction
<input type="checkbox"/> Gift	<input type="checkbox"/> Exchange
<input type="checkbox"/> Foreclosure	<input type="checkbox"/> Satisfaction of Contract
<input type="checkbox"/> Life Estate	<input type="checkbox"/> Other (explain)

11 Ownership Transferred in Full (if No, explain division)		12 Was real estate purchased for same use? (if No, state intended use)	
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	

13 Was sale between relatives? (If Yes, check appropriate box)	
<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
<input type="checkbox"/> Spouse	<input type="checkbox"/> Parents and Child
<input type="checkbox"/> Grandparents and Grandchild	<input type="checkbox"/> Brothers and Sisters
<input type="checkbox"/> Family Corporation or Partnership	<input type="checkbox"/> Aunt or Uncle to Niece or Nephew
<input type="checkbox"/> Other	

14 If the real estate was transferred for nominal consideration, what is the current market value? N/A	15 Was mortgage assumed? If Yes, state amount and interest rate.
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

16 Does this conveyance divide a current parcel of land?	17 Was sale through a real estate agent? (If Yes, name of agent)
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

18 Address of Property 13240 North 74th Street Omaha, Nebraska 68122	19 Name and Address of Person to Whom Tax Statement Should be Sent SCOTT D. WILT 5276 No. 110th Ave. Circle Omaha, NE 68164
--	---

20 Legal Description
Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed, platted and recorded, in Douglas County, Nebraska.

21 If agricultural, list total number of acres _____

\$ **148.75**

22 Total purchase price, including any liabilities assumed	22 \$	85,000.00
23 Was nonreal property included in purchase? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (if Yes, enter amount and attach itemized list)	23 \$	0
24 Adjusted purchase price paid for real estate (line 22 minus line 23)	24 \$	85,000 -

Under penalties of law, I declare that I have examined this statement and that it is, to the best of my knowledge and belief, true and correct, and that I am duly authorized to sign this statement.

sign here	25 SCOTT D. WILT Print or Type Name of Grantee or Authorized Representative	Telephone Number N/A
	<i>Scott D. Wilt</i> Signature of Grantee or Authorized Representative	

REGISTER OF DEEDS' USE ONLY				FOR NDR USE ONLY
26 Date Deed Recorded	27 Value of Stamp or Exempt Number	28 Deed Book	29 Deed Page	30
Mo. Day Yr.	\$			

PARTIAL RELEASE

**DEED OF RECONVEYANCE
(Under Nebraska Trust Deeds Act)**

KNOW ALL MEN BY THESE PRESENTS:

That Whereas, All - part of the indebtedness secured by the trust Deed executed by Michael J Lesch, a single person, to William R Reinsch as Trustee for the benefit of Home State Bank, Louisville, NE, the Beneficiary, named therein, dated 06-17-1997, and recorded in the office of the Register of Deeds of Douglas County, NE, in Book 5017, page 597, has been paid, and said Beneficiary has requested in writing that this Deed of Reconveyance be executed and delivered as confirmed by its endorsement below.

NOW, THEREFORE, in consideration of such payment and in accordance with the request of the Beneficiary named therein, the undersigned as Trustee does by these presents, grant, remise, release and reconvey to the person or persons entitled thereto all the interest and estate derived to said Trustee by or through said Trust Deed in the following described premises but only as to such premises:

PARTIAL RELEASE: Lot 5, in Lonergan Lake Estates, a subdivision, as surveyed, paltted & recorded, in Douglas County, NE.

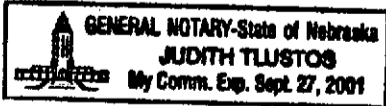
Together with all buildings, fixtures, improvements & appurtenances belonging to such premises.

DATED: 06-22-1999

TRUSTEE *William R. Reinsch*
William R. Reinsch
Trustee

STATE OF NEBRASKA, COUNTY OF CASS

On this 22nd day of June, 1999, before me, the undersigned, a Notary Public duly commissioned and qualified for said County, personally came William R Reinsch, Trustee, to me known to be the identical person whose name is subscribed to the foregoing instrument & acknowledged the execution thereof to be his voluntary act and deed as such Trustee.



NOTARY PUBLIC *Judith Tlustos*

This is to certify that the above named Trustee has been requested in writing to execute the foregoing Deed of Reconveyance and his action in doing so is ratified and confirmed in all respects.

WHEN RECORDED RETURN TO:
Home State Bank
P O Box 429
Louisville NE 68037

BENEFICIARY: HOME STATE BANK

BENEFICIARY *Judith Tlustos*

*Sent
6-28-99*

IN THE DISTRICT COURT OF DOUGLAS COUNTY, NEBRASKA

Cynthia Lesch,
Petitioner,

DOC. 878

NO. 408

vs.

R E L E A S E

Michael J. Lesch,
Respondent

Comes now, Cynthia Lesch, Petitioner, in the above
entitled action, and the person to whom was committed the custody
of the minor children of the parties, and hereby releases the
following described property:

Lot 5, in LONERGAN LAKE ESTATES, a Subdivision, as surveyed,
platted and recorded, in Douglas County, Nebraska,

from the lien in the above entitled action for child support and do
further state that Respondent is current in child support payments.

Dated: 12-10-99

Cynthia Lesch
Cynthia Lesch

State of Nebraska)
) ss.
County of Douglas)

The foregoing instruments was acknowledged before me this
10 day of June 1999, by Cynthia Lesch.

Sandra L. Lund
Notary Public

SEAL



*Original
to follow*

HOME STATE BANK

**P O Box 429
Louisville NE 68037
Phone: (402) 234-2155
Fax: (402) 234-2458**

PAYOFF STATEMENT

TO: Carol, Spence Title
FAX NUMBER: 498-9377
DATE: June 4, 1999
BORROWERS: Michael Lesch
LOAN #: 25608

SIGNED:**TITLE:**

Loan Clerk

UPON RECEIPT OF THE NET PROCEEDS, MADE OUT JOINTLY TO HOME STATE BANK & MICHAEL LESCH, FOR THE SALE OF LOT 5, WHICH IS A PORTION OF THE COLLATERAL ON A DEED OF TRUST DATED JUNE 17, 1997, AND FILED WITH THE DOUGLAS COUNTY REGISTER OF DEEDS IN BOOK 5017, PAGE 597, A PARTIAL RELEASE, RELEASING HOME STATE BANK'S INTEREST IN SAID LOT 5 WILL BE MAILED TO SPENCE TITLE.

Called to Verify _____
Verified _____
Faxed _____

SPENCE TITLE COMPANY
TITLE INSURANCE ORDER
FAX 402-345-4634

CUSTOMER: STS-Went
Linda R.

DATE: 5-13-99

OWNER'S AMOUNT 85,000 \$310.00

ADDRESS _____

LOAN AMOUNT _____

LOAN TYPE: FHA () VA () CONV () NIFA ()

SECOND () CONSTRUCTION ()

TELEPHONE NUMBER _____

LENDER _____

FAX NUMBER _____

LOAN OFFICER _____

ADDRESS _____

PRIOR POLICY: YES () copy attached copy / to be forwarded (circle) NO ()

LEGAL DESCRIPTION Lot 5, Lonergan Lake Estates

PROPERTY ADDRESS LOT ONLY (94th ST) 13240 N 74th Street

CURRENT OWNER(S) Michael J. Lesch

HIS SSN _____ AGE _____ HER SSN _____ AGE _____

MARITAL STATUS: Single Married Divorced Husband and Wife

ADDRESS 12404 No. 108th St

PURCHASER(S) Scott D. ~~Wilt~~ & Janet K. Wilt

HIS SSN 505-96-7556 AGE _____ HER SSN 506-74-4734 AGE _____

MARITAL STATUS: Single Married Divorced Husband and Wife

ADDRESS 5276 N. 110th Ave. Cr. Omaha 68164

DELIVERY INSTRUCTIONS AND OTHER DATA B, S, 3 cc LISA RUMA

NEED BY 6-1 CLOSING DATE 6-15

LISTING AGENT _____ SELLING AGENT _____

ADDRESS FSBO ADDRESS _____

PHONE _____ PHONE _____

6/1
TA-38214

VERBAL UP-DATE REQUEST

TO: SPENCE TITLE

FAX: 402-345-4634

FROM: Linda

DATE: 6/1

TA- 38214

ADDRESS: 13240 N. 74th St

LEGAL: Lot 5, Lonerigan Lake Estate

FAX TO: JR

FAX #:

PHONE TO:

PHONE #:

Date(s) needed

6/14/99
(date)

2:00
(time)

NO CHANGE FROM LAST SEARCH

(date)

(time)

NO CHANGE FROM LAST SEARCH

THE FOLLOWING CHANGES HAVE BEEN NOTED:

THE FOLLOWING CHANGES HAVE BEEN NOTED:

1.)

2.)

3.)

VERBAL DONE BY: JR

DATE 6-14

TIME 2:15

(VERBAL) VERBAL DONE BY:

DATE

TIME