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RATIFICATION OF PLAT

The undersigned mortgage holder hereby ratifies and joins in the plat known as St. Andrew's Pointe, a cluster plat subdivision to the City of Omaha, Douglas County, Nebraska.

FIRSTIER BANK, NATIONAL ASSOCIATION, OMAHA

Vice President

STATE OF NEBRASKA)

COUNTY OF DOUGLAS)

The foregoing was acknowledged before me this 24 day of corporation.

My Commission Expires:



** LOTS 1 THRU 63, AND OUTLOTS 1 THRU 5, ALL INCLUSIVE, IN ST. ANDREW'S POINTE, AN ADDITION TO THE CITY OF OMAHA, AS SURVEYED, PLATTED AND RECORDED, IN DOUGLAS COUNTY, NEBRASKA.