

PROTECTIVE COVENANTS AND EASEMENTS

The undersigned, Riverside Lakes, Inc., a Nebraska corporation, James D. Carpenter and Dorothy F. Carpenter, husband and wife, Gentry R. Davis, and Willa B. Davis, husband and wife, and Barbara J. Brock, a single person, being the owners of the following described real estate, to-wit:

Lots One (1) through Sixteen (16), inclusive, Lots Eighteen (18) through Twenty-four (24), inclusive, Lots Twenty-five (25) through Seventy-eight (78), inclusive, Lots Eighty (80) through One Hundred Twenty-two (122), inclusive, Lots One Hundred Twenty-seven (127) through One Hundred Sixty-six (166), inclusive, Lots One Hundred Seventy (170) through Two Hundred Six (206), inclusive, Lots Two Hundred Twelve (212) and Two Hundred Thirteen (213), Lots Two Hundred Twenty (220) through Two Hundred Sixty-seven (267), inclusive, and Lots Two Hundred Seventy-three (273) through Two Hundred Ninety-seven (297), inclusive, all in Riverside Lakes, a Subdivision located in a part of the South One-half (S $\frac{1}{2}$) of the North One-half (N $\frac{1}{2}$) and the North One-half (N $\frac{1}{2}$) of the South One-half (S $\frac{1}{2}$) of Section Twenty-three (23), Township Fifteen (15) North, Range Ten (10) East of the Sixth P.M., Douglas County, Nebraska,

do hereby state, declare and publish that all of the lots in said tract above described are, and shall be owned, conveyed and used under and subject to the following covenants, conditions, restrictions, and easements, namely:

1. These Covenants are to run with the land and shall be binding and shall inure to the benefit of the undersigned, its successors, assigns and grantees, and their heirs, devisees, representatives,

successors, assigns and grantees until January 1, 1980 at which

in whole or in part, said agreement to be executed and recorded in the manner provided by law.

If the Owner of any said lot in said Subdivision or any other person, or their heirs or assigns, shall violate or attempt to violate any of the Covenants herein, it shall be lawful for any other person or persons owning any said real property situated in said development or subdivision to prosecute any proceedings at law or in equity against the person or persons attempting to violate any such Covenants and either to prevent him or them from so doing or to recover damages or other dues for such violation; but this instrument shall in no wise be construed as placing any liability or obligation for its enforcement upon the undersigned.

Each of the provisions hereof is several and separable.

Invalidation of any one of these Covenants by judgment or court order shall in no wise affect any of the other provisions, which shall remain in full force and effect.

2) All said herein described lots shall be known and described as residential lots, with the exception of Lots 212 and 213, which shall be zoned commercial. All dwellings shall be single family dwellings, with a minimum of a single or double car garage.

3. No building, fence, wall, signboard, or other structure shall be erected, altered, or placed on any building plot in this Subdivision until complete plans, specifications, and plot plan showing location of such buildings or improvement have been approved in writing by the Riverside Lakes Recreational Cooperative Association, a non-profit Nebraska corporation organized by and for the mutual

4. No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

5. No trailer, basement, tent, shack, garage, barn, or other out-building erected on the said lots shall at any time be used as a residence, temporarily or permanently, nor shall any structure of a temporary character be used as a residence.

6. Dwellings shall be restricted to the following minimum square foot ground floor area and setback distances for certain sections of the said lots as set forth below. These sections and the minimum floor areas for houses (exclusive of garage and porches) and setback requirements are as follows:

FISHING LAKE

Lots 1 through 16, inclusive, 1200 square feet

Lots 18 through 24, inclusive, 1200 square feet

Lots 25 and 26, 1400 square feet

Lots 27 through 38, inclusive, 1600 square feet

Lots 39 through 64, inclusive, 1400 square feet

10 foot side yard

35 foot street setback

50 foot water setback from contour line 1104

Lots 273 through 297, inclusive, 1400 square feet

10 foot side yard

35 foot street setback

50 foot water setback from contour line 1104 except retaining walls may be 40 feet setback from contour line 1104.

BOATING LAKE

Lots 162 through 165, inclusive, 1600 square feet

Lots 166 and 170, 1400 square feet

Lots 171 through 179, inclusive, 1600 square feet

Lots 180 through 206, inclusive, 1400 square feet

12 foot side yard except on irregular lots on which one building corner may be 10 feet, and except Lots 192 through 206, inclusive, may have a 10 foot side yard.

35 foot street setback

50 foot water setback from contour line 1104 except retaining walls may be 40 foot setback from contour line 1104

OFF-LAKE LOTS

Lots 65 through 78, inclusive 1200 square feet

Lots 80 through 90, inclusive 1200 square feet

Lots 91 through 93, inclusive, 1400 square feet

Lots 94 through 96, inclusive, 1200 square feet

Lots 97 through 120, inclusive, 1400 square feet

Lots 121 and 122, 1200 square feet

Lots 220 through 242, inclusive 1200 square feet

Lots 243 through 259, inclusive 1200 square feet

Lots 260 through 267, inclusive 1400 square feet

10 foot side yard

35 foot street setback

A dwelling with an L-shaped attached garage may be allowed a 25 foot setback from the front property line on lakefront lots if the door openings do not face the street.

Twenty-five per cent off ground floor area is permitted for two story, one and one-half story and step-up dwellings provided

all space on both levels is finished

8. The side yard setback on a corner lot shall not be less than one-half of the distance of the street yard setback. In any event, no building shall be located on any lake residential building plot nearer than 35 feet to the street lot line nor nearer than 50 feet to any water line. Any grade change exceeding 18 inches or more must have the approval of the Architectural Committee.

9. For a period of 15 years from the date hereof no owner of any property in the Subdivision shall sell, lease, or permit said premises to be occupied by any persons (except domestic servants and members of his family), nor during said period of time shall any person purchase or own any property in said subdivision who are not stockholders of the Riverside Lake Recreational Cooperative Association, or whose application for membership in said Association, has not been approved by the Board of Directors of said Association, provided, however, that this paragraph shall not apply to nor prevent the good faith mortgaging or encumbering of said property, nor the transfer of said property by operation of law or in satisfaction of bonafide liens, nor shall it prevent the selling, leasing, or occupation of said property by any person who has acquired same by operation of law or in satisfaction of any bonafide lien.

10. No garden or field crops shall be grown upon that portion of any lot nearer to the street than provided in the building setback lines for front and side streets, but such portions of any lot may be used only for a lawn, for the growing of flowers or other ornamental plants, hedge, shrubs and trees.

the safety of pedestrians and vehicles, and provided further that no objectionable trees, plants, or shrubs, shall be permitted to remain on any part of any lot.

11. All lawns, trees, shrubs, hedges, walls, fences and any other appurtenant growth or structure shall be kept and maintained in a safe, neat, and orderly manner. The Association reserves the right to enter upon any lot for the purpose of mowing and removing any unsightly weeds or other vegetation, trimming hedges, trees and shrubs and removing dead or unsightly portions thereof and repairing walls or other appurtenant structures, whenever, the owner or occupant of any property shall fail or refuse to do so within a reasonable time after notice in writing from the Board of Directors of the existence of the objectionable condition.

12. Erection and maintenance of any stable or other shelter for livestock, or fowl, and the keeping of dog kennels, livestock and fowl within the subdivision are prohibited. Outside trash burners are prohibited. No filling material shall be brought in and used on any lot except unmixed earth, stone, gravel or sand.

13. No sign, billboard, or other structure for advertising of the display of advertising material of any kind shall be placed or maintained within the subdivision, nor shall any notice or advertisement be displayed by any person, corporation, or association, carrying on a permitted business or a trade or profession therein, without the permission in writing of the Board of Directors of the Association.

extend more than 6 feet into the water, must be of permanent type and of the same design and material as the dwelling, and must be approved by the Association.

Parking - All dwellings must provide for at least three off-street parking spaces. However, driveways are included to meet this requirement.

Driveways - All driveways must be of dustless surface, or crushed rock with a restraining edge stripping, or concrete, black top, or gravel.

Plantings - No lawn or plants may be placed closer than 40 feet from elevation line 1104; however, existing trees or planted trees may be closer than 40 feet with approval of the Association.

Retaining Walls - All retaining walls will be no less than forty (40) feet from water elevation 1104, and shall be no higher than three (3) feet and shall not obstruct any adjoining property and shall be built of approved materials of rock or stone. All retaining walls must be approved by the Association.

Outbuildings - No outbuildings, tents, trailers, lean-tos of any type will be permitted on any lot.

Dumping - No dumping will be allowed.

Porches - All porches whether enclosed or not enclosed will be considered permanent building lines.

All dwellings must be of permanent type construction, equipped for year around occupancy and must have permanent type heating systems. All dwellings on the boating lake must have a minimum of

If crawl space is desired, it must be enclosed outside.

Basements will be approved for permanent construction.

Fireplaces - Any fireplace built of concrete building materials other than stone or brick must be treated or painted to coincide with the dwelling.

Roofs - All roofs must be at least 240# asphalt shingle, no rolled roofs will be allowed.

Windows - Homes must have permanent type windows.

15. The large, or boating lake shall be for the exclusive use of the owners of the lots abutting on the said lake, and their guests; the small, or fishing lake shall be for the exclusive use of the owners of the lots abutting on the said lake, and their guests; in each case such use shall be governed by the rules and regulations of the Association; and neither the owners of the lots not abutting on either lake, nor their guests, shall have any right to the use of either lake in any manner. In this connection, however, the grantors herein, or their assigns, reserve the right, through the Association or otherwise, to provide a beach and bathing facility on the large or boating lake for the benefit of the owners of all lots in the said subdivision, and their guests.

16. All plans and specifications must be approved by the officers of the Association or an Architectural Committee before construction starts on any house in said area.

17. A fee of \$75.00 must be deposited at time of approval of plans for street cuts and damage, however, if no street cuts are made and no damage occurs, the \$75.00 will be returned to the applicant

have been executed by the said James D. Carpenter and Dorothy F. Carpenter, husband and wife, Gentry R. Davis and Willa B. Davis, husband and wife, and Barbara J. Brock, a single person, this

1st day of July, 1967.

RIVERSIDE LAKES, INC., a Nebraska corporation

BY [Signature]
President

WITNESSES

[Signature]
Secretary

[Signature]
JAMES D. CARPENTER

[Signature]
DOROTHY F. CARPENTER

[Signature]
GENTRY R. DAVIS

[Signature]
WILLA B. DAVIS

[Signature]
BARBARA J. BROCK

STATE OF NEBRASKA : SS.
COUNTY OF DOUGLAS

On this 7 day of July, 1967, before me, the undersigned, a Notary Public in and for said county, personally came JAMES D. CARPENTER, President of Riverside Lakes, Inc., to me personally known to be the President and the identical person whose name is affixed to the above Covenants and Easements, and he acknowledged the execution thereof to be his voluntary act and deed as such officer and the voluntary act and deed of said corporation, and that the corporate seal of the said corporation was thereto affixed by its authority.

WITNESS my hand and notarial seal at Omaha, Nebraska, in said county, the day and year last above written.

[Signature]
Notary Public.

STATE OF NEBRASKA : SS.
COUNTY OF DOUGLAS

On this 7 day of July, 1967, before me, the undersigned, a Notary Public in and for said county, personally came JAMES D. CARPENTER and DOROTHY F. CARPENTER, husband and wife, GENEVY R. DAVIS and WILLA B. DAVIS, husband and wife, and BARBARA J. BROCK, a single person, each to me personally known to be the identical persons who signed the foregoing Covenants and Easements and they, and each of them, acknowledged the execution thereof to be their voluntary act and deed.

BOOK 831 PAGE 634

RECEIVED
1971 NOV 12 PM 2:15

AMENDED AND RESTATED
PROTECTIVE COVENANTS

GEORGE J. HANCOCK
REGISTER OF DEEDS
DOUGLAS COUNTY, NEBR.

The undersigned, being the owners of the real property located in Douglas County, Nebraska, more particularly described on Exhibit "A" attached hereto and incorporated herein by this reference, being the owners of more than fifty (50%) percent of the lots in Riverside Lakes, a subdivision in Douglas County, Nebraska, do hereby consent and agree, pursuant to paragraph 1 of the Protective Covenants and Easements dated July 7, 1967, filed July 11, 1967, in Book 451, Page 119 of the Miscellaneous Records in the office of the Register of Deeds of Douglas County, Nebraska, as amended by instrument filed December 5, 1979, in Book 625, Page 247 of the Miscellaneous Records in the office of the Register of Deeds of Douglas County, Nebraska, on the following described real estate, to-wit:

Lots 1 through 16, inclusive, 18 through 24, inclusive, 25 through 78, inclusive, 80 through 122, inclusive, Lots 127 through 166, inclusive, 170 through 206, inclusive, 212, 213, 220 through 267, inclusive, and 268 through 297, inclusive, Riverside Lakes, a subdivision as surveyed, platted and recorded in Douglas County, Nebraska

to amend, change and modify said Protective Covenants in the following described manner to read as follows:

1. These Covenants are to run with the land and shall be binding and shall inure to the benefit of the undersigned, their respective successors, assigns and grantees until January 1, 1992, at which time said covenants shall be automatically extended for successive periods of 5 years unless by written agreement of two thirds of the then owners of the lots it is agreed to change said covenants in whole or in part, said agreement to be executed and recorded in the manner provided by law.

If the owner of any said lot in said subdivision or any other person, or their heirs or assigns, shall violate or attempt to violate any of the covenants herein, it shall be lawful for any other person or persons owning any said real property situated in said development or subdivision to prosecute any proceedings at law or in equity against the person or persons attempting to violate any such covenants and either to prevent him or them from so doing or to recover damages or other dues for

2. With the exception of only those lots as may from time to time be zoned as park or common area, all said herein described lots shall be known and described as single family residential lots, and shall be used for no other purpose, notwithstanding any zoning now or hereafter in effect, including but not limited to commercial zoning of Lots 212 and 213. All dwellings shall be single family dwellings, with a minimum of an attached double car garage.

3. No building, fence, wall, signboard, or other structure shall be erected, altered, or placed on any building plot in this subdivision until complete plans, specifications, and plot plan showing location of such buildings or improvement have been approved in writing by the Riverside Lakes Recreational Cooperative Association, a non-profit Nebraska Corporation organized by and for the mutual benefit of the owners of lots in this subdivision, as to use, conformity, and harmony of external design with existing structures in the subdivision, and as to location of the building or improvement with respect to lot lines, reserved areas, other structures, topography, and finished ground elevation which elevation shall be compatible with adjacent lots and shall not divert water run off on to adjacent lots.

4. No noxious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.

5. No trailer, basement, tent, shack, garage, barn, out-building, or modular structure erected on the said lots shall at any time be used as a residence, temporarily or permanently, nor shall any structure of a temporary character be used as a residence. Pre-built or modular structures may not be used as a residence at any time. All construction, both new construction and remodeling, including excavation and landscaping, must be completed within one year of the date of commencement.

6. Dwellings shall be restricted to the following minimum square foot ground floor area and set-back distances for certain sections of the said lots as set forth below. These sections and the minimum floor areas for house (exclusive of garage and porches) and set-back requirements area as follows:

FISHING LAKE

Lots 1 through 17, inclusive 1200 square feet

RIVER LOTS

Lots 268 through 297, inclusive 1400 square feet
 10 foot side yard
 35 foot street setback
 50 foot water setback from contour line 1104

BOATING LAKE

Lots 127 and 128 1400 square feet
 Lots 129 through 136, inclusive 1600 square feet
 Lots 137 through 161, inclusive 1800 square feet
 Lots 162 through 165, inclusive 1600 square feet
 Lots 166 and 170 1400 square feet
 Lots 167, 168 and 169 1500 square feet
 Lots 171 through 179, inclusive 1600 square feet
 Lots 180 through 206, inclusive 1400 square feet
 12 foot side yards except on irregular lots
 on which one building corner may be 10 feet,
 and except Lots 192 through 206, inclusive,
 may have a 10 foot side yard.
 35 foot street set back
 50 foot water setback from contour line 1104

OFF-LAKE LOTS

Lots 65 through 86, inclusive 1400 square feet
 Lots 98 through 105, inclusive 1400 square feet
 Lots 113 through 122, inclusive 1400 square feet
 10 foot side yard
 35 foot street setback

Lots 87 through 97, inclusive, Lots 106 through 112, inclusive, Lots 213 through 257, inclusive, Lots 262 and 265 shall be dedicated for common use, subject to regulations established from time to time by the Board of Trustees of Sanitary and Improvement District No. 177 of Douglas County, Nebraska.

A dwelling with an L-shaped attached garage may be allowed a 25 foot setback from the front property line on lakefront lots if the door openings do not face the street.

Twenty-five percent off ground floor area is permitted for two story, one and one-half story and set-up dwellings provided all space on both levels is finished living area.

7. An easement is reserved over the street 5 feet of each

building put nearer than 35 feet to the street lot line nor nearer than 50 feet to any water line. Any grade change exceeding 18 inches or more must have the approval of the Architectural Committee. Any grade change not compatible with adjacent lots will not be approved by the Architectural Committee. All construction must be completed in a workmanlike manner within one year from commencement.

9. No garden or field crops shall be grown upon that portion of any lot nearer to the street than provided in the building setback lines for front and side streets, but such portions of any lot may be used only for a lawn, for the growing of flowers or other ornamental plants, hedges, shrubs, and trees and for walks and drives; provided that no trees, shrubs, or hedges shall be planted or maintained in such proximity to any right-of-way, street, or sidewalk as will interfere with the proper use and maintenance thereof with any unobstructed view at street intersections sufficient for the safety of pedestrians and vehicles, and provided further that no objectionable trees, plants, or shrubs shall be permitted to remain on an part of the lot.

10. All lawns, trees, shrubs, hedges, walls, fences, beaches and any other appurtenant growth or structure shall be kept and maintained in a safe, neat and orderly manner.

The Association reserves the right to enter upon any lot and charge a reasonable fee for the purpose of mowing and removing any unsightly weeds or other vegetation, trimming hedges, trees and shrubs and removing dead or unsightly portions thereof and repairing walls of other appurtenant structures, whenever the owner or occupant of any property shall fail or refuse to do so within a reasonable time not to exceed 30 days from the date of notice in writing from the Board of Directors of the Association of the existence of the objectionable condition.

11. Erection and maintenance of any stable or other shelter for livestock or fowl and the keeping of dog kennels, livestock and fowl within the subdivision is prohibited. Outside trash burners are prohibited. No filling material shall be brought in and used on any lot except unmixed earth, stone, gravel or sand.

12. No sign, billboard, or other structure for advertising or the display or advertising material of any kind shall be

Boat Houses - Boat Houses can be built on the beach; however, they must be low enough so as not to obstruct views and cannot extend more than 6 feet into the water, must be of permanent type and of the same design and material as the dwelling, and must be approved by the Association.

Parking - All dwellings must provide for at least three off-street parking spaces. However, driveways are included to meet this requirement.

Driveways - All driveways must be of concrete or black top.

Retaining Walls - All retaining walls must be approved by the Association and shall be maintained by the property owner so as not to allow significant erosion.

Outbuildings - No outbuildings, tents, trailers, lean-tos of any type will be permitted on any lot.

Dumping - No dumping will be allowed.

Porches - All porches whether enclosed or not enclosed will be considered building lines.

All dwellings must be of permanent type construction, equipped for year around occupancy and must have permanent type heating systems. All dwellings must have a minimum of a two-car garage; and no lot shall have a detached garage. In addition, all construction shall be subject to approval of the Association, the county and any other governing bodies having jurisdiction.

Fireplace - Any fireplace built of concrete building materials other than stone or brick must be treated or painted to coincide with the dwelling.

Roofs - All roofs must be at least 240# asphalt shingle. No rolled roofs will be allowed.

Windows - Homes must have permanent type windows.

14. All plans and specifications must be approved by the officers of the Association or an Architectural Committee before construction starts on any house in said area.

15. A fee of \$75.00 must be deposited at time of approval of plans for street cuts and damage, however, if no street cuts are made and no damage occurs, the \$75.00 will be returned to the applicant upon completion of said dwelling.

16. All lake lot owners will install at least one underground drain on their lot to divert run-off water to the

Richard J. Friedrich
Owner(s) of Lot 133

Stanley Taylor
Owner(s) of Lot 139

Frank L. Hennick
Owner(s) of Lot 123

Robert J. Deling
Owner(s) of Lot 139

Marie Schubert
Owner(s) of Lot 216

Joseph A. Merin
Owner(s) of Lot 140

Jack Engelhart
Owner(s) of Lot 145

James P. Hennick
Owner(s) of Lot 160

Patricia For Turk
Owner(s) of Lot 142

Budley Forsythe
Owner(s) of Lot 137

Patricia For Turk
Owner(s) of Lot 266

Mary J. ...
Owner(s) of Lot 137

William Atkinson
Owner(s) of Lot 181

Owner(s) of Lot _____

Phyllis J. Atkinson
Owner(s) of Lot 181

Owner(s) of Lot _____

Robert J. ...
Owner(s) of Lot 128

J. ...
Owner(s) of Lot _____

James V. Doyle
Owner(s) of Lot 125

Owner(s) of Lot _____

M. C. ...
Owner(s) of Lot 124

Owner(s) of Lot _____

Paul L. Winter
Owner(s) of Lot 129

Owner(s) of Lot _____

Thomas R. Cooper
Owner(s) of Lot 127
Rose J. Cooper

Owner(s) of Lot _____

Owner(s) of Lot _____

Owner(s) of Lot _____

Susan A. McKie
Richard R. McKie
Owner(s) of Lot 128

Owner(s) of Lot _____

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

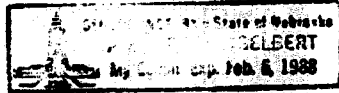
The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Stephan & Dallas
Ray White.



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

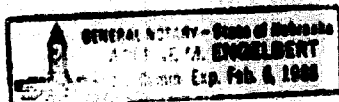
The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Janice L. Lyndell R.
Burnett.



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Richard J. ...



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Charles H. & Mary
Randolph.

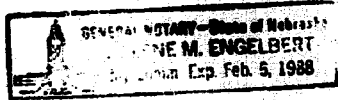


Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

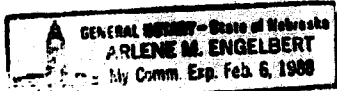
The foregoing instrument was acknowledged before me on
Nov 11, 1987, by William J. & Phyllis J. [unclear]



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Rochelle James V. [unclear]



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Mark E. [unclear]



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Harold R. Cooper



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

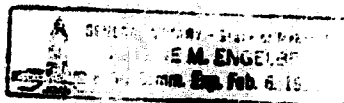
The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Amy L. Ambrose
& Richard Ambrose



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

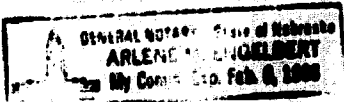
The foregoing instrument was acknowledged before me on
Nov 11, 1987, by John M. Halsey
& Cynthia M. Halsey



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 11, 1987, by Gregory J. Herman
& Joanne P. Herman



Arlene M. Engelbert
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)

The foregoing instrument was acknowledged before me on
Nov 8, 1987, by Arlene Engelbert
& Arlene Engelbert



Patricia M. Kirk
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF DOUGLAS)