

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OWNER'S POLICY

Issued Through: Union Title Company, 3800 Normal Blvd., Lincoln, NE 68506/ 402-323-1888/ fax 402-488-2834
Union Title Company, 104 South 5th Street, Suite 105, Seward, NE 68434/ 402-643-3336/ fax 402-643-3375

SCHEDULE A

File Number: **C27807**

Policy Number: **OX 554793**

Amount of Coverage: **\$1,200,000.00**

Premium: **\$2,455.00**

1. Policy Date: **October 26, 2011 at 11:57 AM**

2. The Insured hereunder, in whom title to the fee simple estate is vested at the date hereof, is:
Union Bank & Trust Company, a Nebraska state bank

3. The land referred to in this policy is situated in the County of **Lancaster**, State of **Nebraska**, and is described as follows:
**Lots 11 and 17, Northwoods Plaza Addition, Lincoln, Lancaster County, Nebraska
and Lots 4, 5, 6 and 7, Northwoods Plaza 2nd Addition, Lincoln, Lancaster County,
Nebraska**

This policy valid only if Schedule B is attached.

OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

OWNER'S POLICY

SCHEDULE B

File Number: C27807

Policy Number: OX 554793

EXCEPTIONS FROM COVERAGE

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

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the 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 the Commitment.
2. Rights or claims of parties in possession not shown by the public records.
3. Easements, or claims of easements, not shown by the public records.
4. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey or inspection of the premises.
5. Any lien, or right to lien, for services, labor or material, heretofore or hereafter furnished, imposed by law and not shown by the public records.
6. Any provisions in the conditions and stipulations of this policy referring to Arbitration are hereby deleted.
7. Parcel ID# 17-22-222-011-000 [Alt. Key No. 2306211]. 2010 Taxes, \$6,253.38, All Paid. (Lot 11, Northwoods Plaza Addition)
8. Parcel ID# 17-22-222-017-000 [Alt. Key No. 2306271]. 2010 Taxes, \$7,192.84, All Paid. (Lot 17, Northwoods Plaza Addition)
9. Parcel ID# 17-22-235-004-000 [Alt. Key No. 2531657]. 2010 Taxes, \$7,591.56, All Paid. (Lot 4, Northwoods Plaza 2nd Addition)
10. Parcel ID# 17-22-235-005-000 [Alt. Key No. 2531665]. 2010 Taxes, \$2,710.72, All Paid. (Lot 5, Northwoods Plaza 2nd Addition)
11. Parcel ID# 17-22-235-006-000 [Alt. Key No. 2531673]. 2010 Taxes, \$2,678.22, All Paid. (Lot 6, Northwoods Plaza 2nd Addition)
12. Parcel ID# 17-22-235-007-000 [Alt. Key No. 2531681]. 2010 Taxes, \$6,782.58, All Paid. (Lot 7, Northwoods Plaza 2nd Addition)
13. Unpaid water bills, if any.

14. Terms and provisions of any and all Lease Agreements or Memorandums thereof, recorded or unrecorded, which may be affecting subject property to be insured herewithin.
15. Terms and provisions of the Notice as to school district recorded April 16, 1980 as Inst. No. 80-6362 in the office of the Register of Deeds of Lancaster County, Nebraska.
16. Terms and provisions of Resolution as to garden center recorded March 8, 1988 as Inst. No. 88-5540 in the office of the Register of Deeds of Lancaster County, Nebraska.
17. Terms and provisions of the Memorandum of Agreement recorded September 5, 1997 as Inst. No. 97-36616 in the office of the Register of Deeds of Lancaster County, Nebraska.
18. Terms and provisions of Resolution recorded February 26, 1998 as Inst. No. 98-8324 in the office of the Register of Deeds of Lancaster County, Nebraska.
19. Terms and provisions of Resolution approving the Plat and Dedication recorded June 11, 1998 as Inst. No. 98-28825 in the office of the Register of Deeds of Lancaster County, Nebraska.
20. Easements as granted in the Plat and Dedication recorded June 11, 1998 as Inst. No. 98-28826 in the office of the Register of Deeds of Lancaster County, Nebraska.
21. Terms and provisions of Restrictive Covenants [deleting therefrom any restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin] recorded June 25, 1998 as Inst. No. 98-31684; amended by Amendment to Covenants recorded October 1, 1999 as Inst. No. 99-53379; further amended by Amendment to Covenants recorded October 15, 2008 as Inst. No. 2008-47613; further amended by Amendment to Covenants recorded April 26, 2011 as Inst. No. 2011-18656 in the office of the Register of Deeds of Lancaster County, Nebraska.
22. Terms and provisions of the Ingress and Egress Easement recorded February 26, 1999 as Inst. No. 99-11407 in the office of the Register of Deeds of Lancaster County, Nebraska.
23. Terms and provisions of the Ingress and Egress Easement recorded April 27, 1999 as Inst. No. 99-23401 in the office of the Register of Deeds of Lancaster County, Nebraska.
24. Terms and provisions of the Memorandum of Agreement recorded April 27, 1999 as Inst. No. 99-23402 in the office of the Register of Deeds of Lancaster County, Nebraska.
25. Easement granted to Lincoln Electric System, Aliant Communications and T-V Transmission, Inc. recorded June 16, 1999 as Inst. No. 99-33455 in the office of the Register of Deeds of Lancaster County, Nebraska.
26. Easements as granted in the Plat and Dedication recorded April 15, 2004 as Inst. No. 2004-23081 in the office of the Register of Deeds of Lancaster County, Nebraska.
27. Terms and provisions of the Agreement approving the Plat and Dedication recorded April 15, 2004 as Inst. No. 2004-23082 in the office of the Register of Deeds of Lancaster County, Nebraska.
28. Terms and provisions of Ordinance as to Water District No. 1174, Lancaster County, Nebraska recorded March 14, 2001 as Inst. No. 2001-11841 in the office of the Register of Deeds of Lancaster County, Nebraska.
29. Terms and provisions of Resolution as to use permit recorded May 8, 2009 as Inst. No. 2009-23934 in the office of the Register of Deeds of Lancaster County, Nebraska.

30. Terms and provisions of Ordinance as to zoning district maps recorded August 11, 2010 as Inst. No. 2010-33904 in the office of the Register of Deeds of Lancaster County, Nebraska.
31. Easement granted to Lincoln Electric System, Alltel Nebraska, Inc. and Time Warner Entertainment - Advance/Newhouse recorded May 23, 2006 as Inst. No. 2006-24441 in the office of the Register of Deeds of Lancaster County, Nebraska.
32. Construction Lien claimed by Olsson Associates, contracted with Hoog Gebouw East, LLC, against Hoog Gebouw East, LLC, on subject property, date of last service January 19, 2010, in the amount of \$4,171.94, together with interest, recorded May 11, 2010 as Inst. No. 2010-19221 in the office of the Register of Deeds of Lancaster County, Nebraska.

Union Bank and Trust Company has a business relationship with Union Title Company as defined by Neb. Rev. Stat., Section 44-1931 (1993).