

I, Ronald D. Breckner & Debra K. Breckner, hereby give COMMERCIAL FEDERAL SAVINGS AND LOAN ASSOCIATION (Commercial) a mortgage on the following property:

Lot 1 Block 2 in Lambert's Second Addition to the City of Grand Island, Hall County, Nebraska.

If more than one person signs this mortgage, the word "I" means "we".

This mortgage secures a loan made by Commercial. A note dated the same date as this mortgage contains the terms for repayment of that loan. If that note is ever changed or replaced by a new note, it will still be secured by this mortgage.

I promise the following things:

1. All payments on any note or other debt secured by this mortgage will be paid when due.
2. An insurance policy for fire and extended coverage will be kept in force on the property in an amount at least equal to the debts secured by this mortgage plus any other mortgages listed in paragraph 6. The insurance company must be satisfactory to Commercial, and Commercial will be a named insured on the policy.
3. All taxes and assessments on the property will be paid before they become delinquent.
4. No waste will be committed on the property, and it will be kept in good repair.
5. The property will not be sold (including by land contract), leased, and no interest in it will be assigned in any way.
6. I own the property free and clear of any other mortgages or encumbrances except: Commercial Federal Savings & Loan
7. No other mortgage or lien on the property will ever be allowed to be in default or be foreclosed.

If any of these promises are not kept, then Commercial can declare all of the debt immediately due and payable without advance notice. The interest rate will increase to 19.00% or any greater rate allowable by law at that time, and this mortgage can be foreclosed. If the debt is accelerated, then I also assign any rent or other income from the property to Commercial.

Certain amounts can be paid by Commercial and added to the debt secured by this mortgage. They are any taxes or insurance I have agreed to pay but fail to, any attorney fees or court expenses Commercial pays if it is made a party to any legal action brought by someone else concerning the property, and any attorney fees or court expenses which the law might allow if Commercial has to go to court against me to collect the debt or foreclose this mortgage. If any of these things happen, then the additional debt will accrue interest at the same rate as the rest of the debt and must be paid immediately.

If this property is ever condemned under the power of eminent domain or any similar method of taking property for public use, any proceeds of the taking will be paid to Commercial up to the full amount of the debt secured.

Ronald D. Breckner
Debra K. Breckner

4-19-83
Date

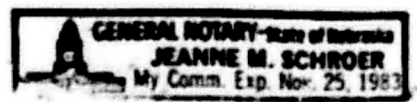
STATE OF NEBRASKA)
COUNTY OF HALL) ss.

On this 19th day of April, 1983, before me, a notary public in and for said county, personally came Ronald D. Breckner & Debra K. Breckner whom I know to be the identical person or persons whose name is or names are affixed to the above mortgage, and they, he or she severally acknowledged the said instrument and the execution thereof to be their voluntary act and deed.

WITNESS my hand and notarial seal the day and year last above written.

Jeanne M. Schroer
Notary Public

My commission expires 25, 1983.



Entered as Document No.

83-002086

Grantor

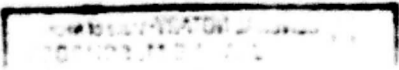
Grantee

Number

STATE OF NEBRASKA)
COUNTY OF HALL) SS

'83 APR 28 PM 1 15

James M. ...
REG. OF DEEDS



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Commercial Federal

Box 2107