

Omaha/ Lincoln Area  
**FARMLAND AUCTION**

Auction Held at the Waverly Community Center - Waverly, NE

**INFORMATION BOOK**



TIMED ONLINE ONLY

VIRTUAL

LIVE WITH ONLINE

**Farm Equipment  
Will Sell the Next  
Day on December 16  
at 11:00am!**

*Thursday, December 15 • 6pm*

*Cass County  
Elmwood, Nebraska*

**163.5±  
acres**

Offered in 3 Tracts  
or Combinations

- 138.5 Tillable Acres Per FSA
- Potential Building Sites
- Power on Tract 2
- Tracts Ranging from 16-130± Acres
- 30 Miles from Omaha & Lincoln

ONLINE BIDDING AVAILABLE

**SCHRADER**  
Real Estate and Auction Company, Inc.

800.451.2709 • [www.SchraderAuction.com](http://www.SchraderAuction.com)



## DISCLAIMER:

This information booklet includes information obtained or derived from third-party sources. Although believed to be accurate and from reliable sources, such information is subject to verification and is not intended as a substitute for a prospective buyer's independent review and investigation of the property. Prospective buyers are responsible for completing their own due diligence.

THIS PROPERTY IS OFFERED "AS IS, WHERE IS". NO WARRANTY OR REPRESENTATION, STATED OR IMPLIED, IS MADE CONCERNING THE PROPERTY. Without limiting the foregoing, Owner and Auction Company and their respective agents and representatives, assume no liability for (and disclaim any and all promises, representations and warranties with respect to) the information and reports contained herein.



**SCHRADER REAL ESTATE & AUCTION CO., INC.**  
950 N. Liberty Dr., Columbia City, IN 46725  
**260-244-7606 or 800-451-2709**  
**SchraderAuction.com**

**PROCEDURE:** The property will be offered in 3 individual tracts & any combination of tracts, or as a whole 163± acre unit. There will be open bidding on all tracts & combinations during the auction as determined by the Auctioneer. Bids on tracts & tract combinations may compete.

**DOWN PAYMENT:** 10% of the total contract purchase price will be due as a down payment on the day of auction, w/ the balance due in cash at closing. The down payment may be made in the form of cashiers check, personal check, or corporate check. Your bidding is not conditional upon financing, so be sure you have arranged financing, if needed, & are capable of paying cash at closing.

**APPROVAL OF BID PRICES:** All successful bidders will be required to enter into purchase agreements at the auction site immediately following the close of the auction. The auction bids are subject to the acceptance or rejection by the Seller.

**DEED:** Seller shall provide Warranty Deed(s).

**EVIDENCE OF TITLE:** The Seller agrees to furnish an Owners Policy of Title Insurance in the amount of the purchase price. Cost of the Title Insurance to be split 50:50 between Buyer & Seller. Any lenders Title Insurance & endorsements will be paid by the Buyer.

**CLOSING:** The closing shall take place by January 31, 2023 or as soon thereafter as applicable closing documents are completed by Seller. Seller & Buyer shall share 50:50 the cost of closing.

**POSSESSION:** Possession shall be delivered at closing.

**REAL ESTATE TAXES:** The Seller shall be responsible for the 2022 calendar year taxes & the Buyer shall be responsible for the taxes due for 2023 calendar year & thereafter.

**SURVEY:** The Seller shall provide a new survey where there is no existing legal description or where new boundaries are created by the tract divisions in this auction. Any need for a new survey shall be determined solely by the Seller. Seller & successful bidder shall each pay half (50:50) of the cost of the survey. The type of survey performed shall be at the Sellers option & sufficient for providing title insurance. Closing prices shall be adjusted to reflect any difference between advertised & surveyed acres, if a new survey is determined to be necessary by the Seller.

**ACREAGE & TRACTS:** All acreages are approximate & have been estimated based on current legal descriptions and/or aerial photos. Any corrections, additions, or deletions will be made known prior to the auction.

**AGENCY:** Schrader Real Estate & Auction Company, Inc., & their represen-

tatives are exclusive agents of the Seller.

**DISCLAIMER & ABSENCE OF WARRANTIES:** All information contained in this brochure & all related materials are subject to the terms & conditions outlined in the Purchase Agreement. The property is being sold on AS IS, WHERE IS basis, & no warranty or representation, either expressed or implied, concerning the property is made by the Seller or the Auction Company. All sketches & dimensions in the brochure are approximate. Each potential bidder is responsible for conducting his or her own independent inspections, investigations, inquiries, & due diligence concerning the property. The information contained in this brochure is subject to verification by all parties relying on it. No liability for its accuracy, errors, or omissions is assumed by the Seller or the Auction Company. Conduct of the auction & increments of bidding are at the direction & discretion of the Auctioneer. The Seller & Selling Agents reserve the right to preclude any person from bidding if there is any question as to the persons credentials, fitness, etc. All decisions of the Auctioneer are final. **ANY ANNOUNCEMENTS MADE THE DAY OF THE SALE TAKE PRECEDENCE OVER PRINTED MATERIAL OR ANY OTHER ORAL STATEMENTS MADE.**

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# REGISTRATION FORMS

# **BIDDER PRE-REGISTRATION FORM**

**THURSDAY, DECEMBER 15, 2022**

**163.5± ACRES – ELMWOOD, NEBRASKA**

For pre-registration, this form must be received at Schrader Real Estate and Auction Company, Inc.,  
P.O. Box 508, Columbia City, IN, 46725,  
Email to [auctions@schraderauction.com](mailto:auctions@schraderauction.com) or fax to 260-244-4431, no later than Thursday, December 8, 2022.  
Otherwise, registration available onsite prior to the auction.

## **BIDDER INFORMATION**

(FOR OFFICE USE ONLY)

Name \_\_\_\_\_

Bidder # \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Telephone: (Res) \_\_\_\_\_ (Office) \_\_\_\_\_

My Interest is in Tract or Tracts # \_\_\_\_\_

## **BANKING INFORMATION**

Check to be drawn on: (Bank Name) \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Contact: \_\_\_\_\_ Phone No: \_\_\_\_\_

## **HOW DID YOU HEAR ABOUT THIS AUCTION?**

Brochure    Newspaper    Signs    Internet    Radio    TV    Friend

Other \_\_\_\_\_

## **WOULD YOU LIKE TO BE NOTIFIED OF FUTURE AUCTIONS?**

Regular Mail    E-Mail   E-Mail address: \_\_\_\_\_

Tillable    Pasture    Ranch    Timber    Recreational    Building Sites

What states are you interested in? \_\_\_\_\_

*Note: If you will be bidding for a partnership, corporation or other entity, you must bring documentation with you to the auction which authorizes you to bid and sign a Purchase Agreement on behalf of that entity.*

I hereby agree to comply with terms of this sale including, but not limited to, paying all applicable buyer's premiums, and signing and performing in accordance with the contract if I am the successful bidder. Schrader Real Estate and Auction Company, Inc. represents the Seller in this transaction.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



**Online Auction Bidder Registration**  
**163.5± Acres • Cass County, Nebraska**  
**Thursday, December 15, 2022**

This form and deposit are only required if you cannot attend the auction and wish to bid remotely through our online bidding system.

This registration form is for the auction listed above only. The person signing this form is personally responsible for any bids placed on the auction site, whether bidding on behalf of their personal account or on behalf of a corporation or other third party. If you are bidding on behalf of a third party, you are responsible for obtaining the necessary documentation authorizing you to bid on behalf of the third party. Schrader Real Estate and Auction Co., Inc. will look to the herein registered bidder for performance on any bid placed on this auction if you are the successful high bidder.

As the registered bidder, I hereby agree to the following statements:

1. My name and physical address is as follows:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

My phone number is: \_\_\_\_\_

2. I have received the Real Estate Bidder's Package for the auction being held on Thursday, December 15, 2022 at 6:00 PM. (CST)
3. I have read the information contained in the Real Estate Bidder's Package as mailed to me or by reading the documents on the website ([www.schraderauction.com](http://www.schraderauction.com)) and understand what I have read.
4. I hereby agree to comply with all terms of this sale, including paying all applicable buyer's premiums, and signing and performing in accordance with the Real Estate Purchase Agreement if I am the successful bidder.
5. I understand that Schrader Real Estate and Auction Co., Inc. represent the Seller in this transaction.
6. I am placing a deposit with Schrader Real Estate and Auction Co., Inc. Escrow in the amount of \$\_\_\_\_\_. I understand that the maximum bid or combination of bids I place may not exceed an amount equal to ten times the amount of my deposit. My deposit is being conveyed herewith in the form of a cashier's check payable to Schrader Real Estate and Auction, Co., Inc. Escrow or via wire transfer to the escrow account of Schrader Real Estate and Auction, Co., Inc. per the instructions below. I understand that my deposit money will be returned in full via wire transfer on the next business day if I am not the successful high bidder on any tract or combination of tracts.

Schrader Real Estate & Auction Company, Inc.  
950 North Liberty Drive / P.O. Box 508, Columbia City, IN 46725  
Phone 260-244-7606; Fax 260-244-4431; email: [auctions@schraderauction.com](mailto:auctions@schraderauction.com)

For wire instructions please call 1-800-451-2709.

7. My bank routing number is \_\_\_\_\_ and bank account number is \_\_\_\_\_.  
(This for return of your deposit money). My bank name, address and phone number is:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. **TECHNOLOGY DISCLAIMER:** Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors, make no warranty or guarantee that the online bidding system will function as designed on the day of sale. Technical problems can and sometimes do occur. If a technical problem occurs and you are not able to place your bid during the live auction, Schrader Real Estate and Auction Co., Inc., its affiliates, partners and vendors will not be held liable or responsible for any claim of loss, whether actual or potential, as a result of the technical failure. I acknowledge that I am accepting this offer to place bids during a live outcry auction over the Internet *in lieu of actually attending the auction* as a personal convenience to me.

9. This document and your deposit money must be received in the office of Schrader Real Estate & Auction Co., Inc. by **4:00 PM, Thursday, December 8, 2022**. Send your deposit and return this form via fax or email to: **260-244-4431 or auctions@schraderauction.com**.

I understand and agree to the above statements.

\_\_\_\_\_  
Registered Bidder's signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

***This document must be completed in full.***

**Upon receipt of this completed form and your deposit money, you will be sent a bidder number and password via e-mail. Please confirm your e-mail address below:**

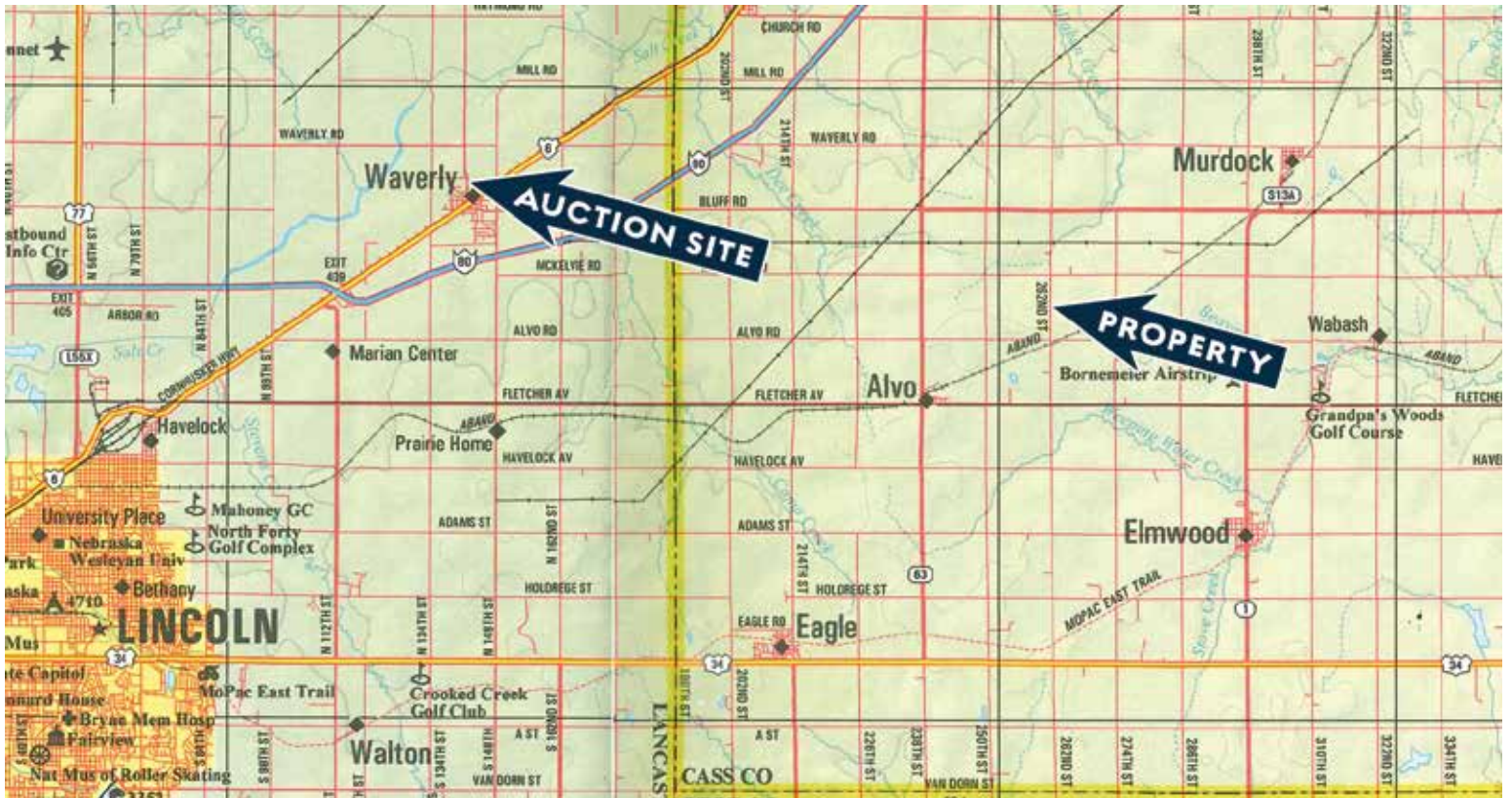
E-mail address of registered bidder: \_\_\_\_\_

Thank you for your cooperation. We hope your online bidding experience is satisfying and convenient. If you have any comments or suggestions, please send them to: kevin@schraderauction.com or call Kevin Jordan at 260-244-7606.



# LOCATION & TRACT MAPS

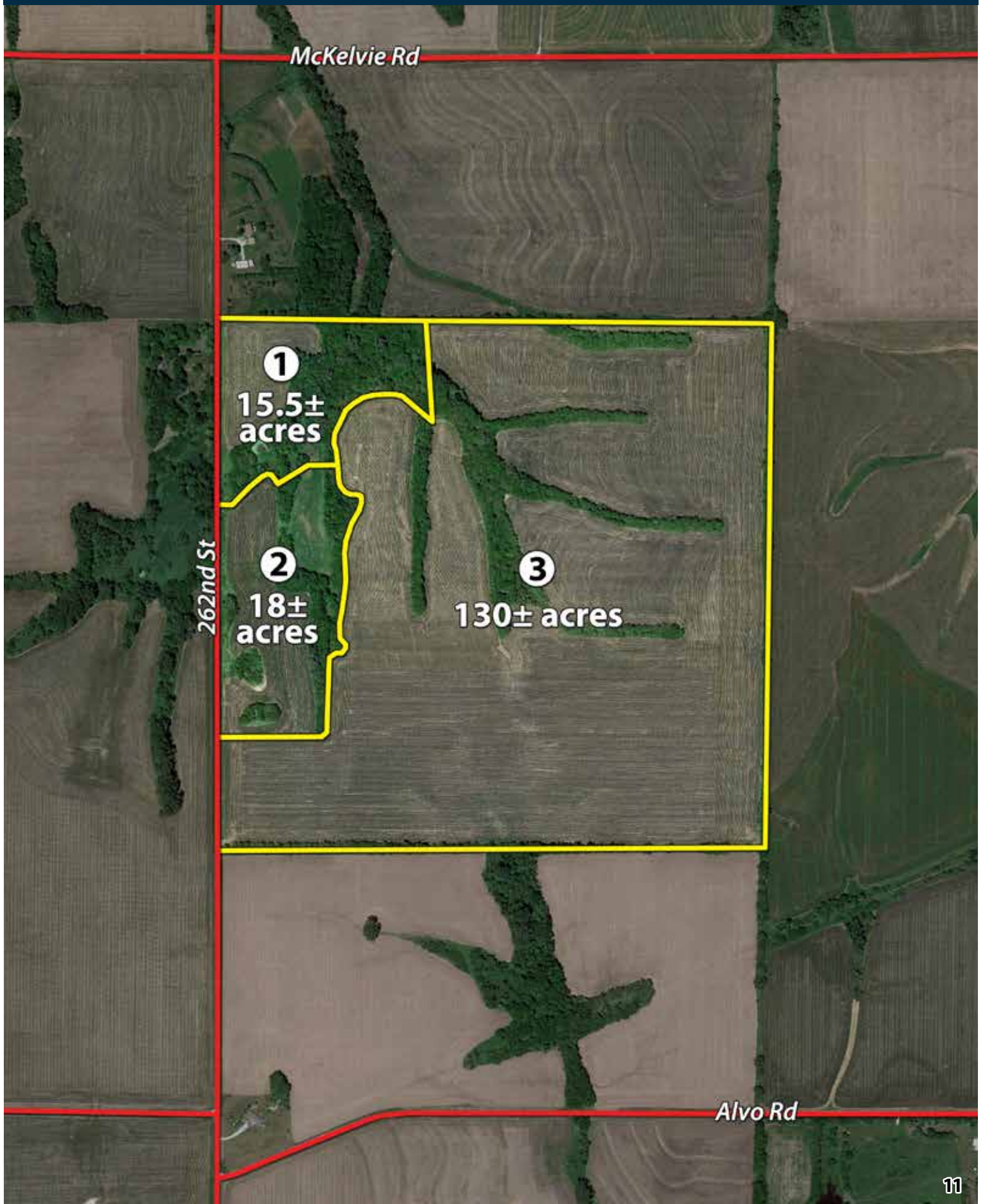
# LOCATION & TRACT MAPS



**AUCTION LOCATION:** Waverly Community Center, 11120 N 141st St, Waverly, NE 68462 • From I-80, take exit 409 onto US Hwy 6 east towards Waverly for 2.5 miles. Turn left onto N 141st St for 0.3 miles and the Waverly Community Foundation Building will be on the right side of the road.

**DIRECTIONS TO PROPERTY:** From I-80, take exit 420 onto US Hwy 63/238th St south for 5.8 miles. Turn east on Alvo Rd for 2 miles then turn left onto 262nd St for 0.4 miles. Property will be on the east side of the road.

# LOCATION & TRACT MAPS



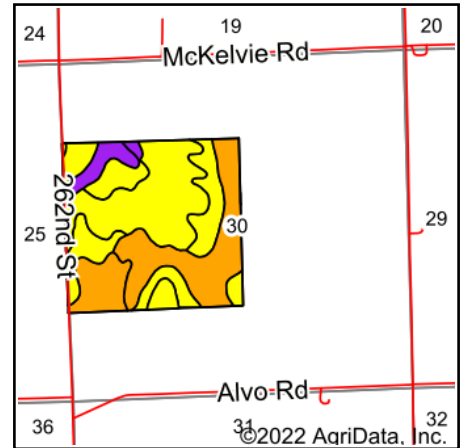
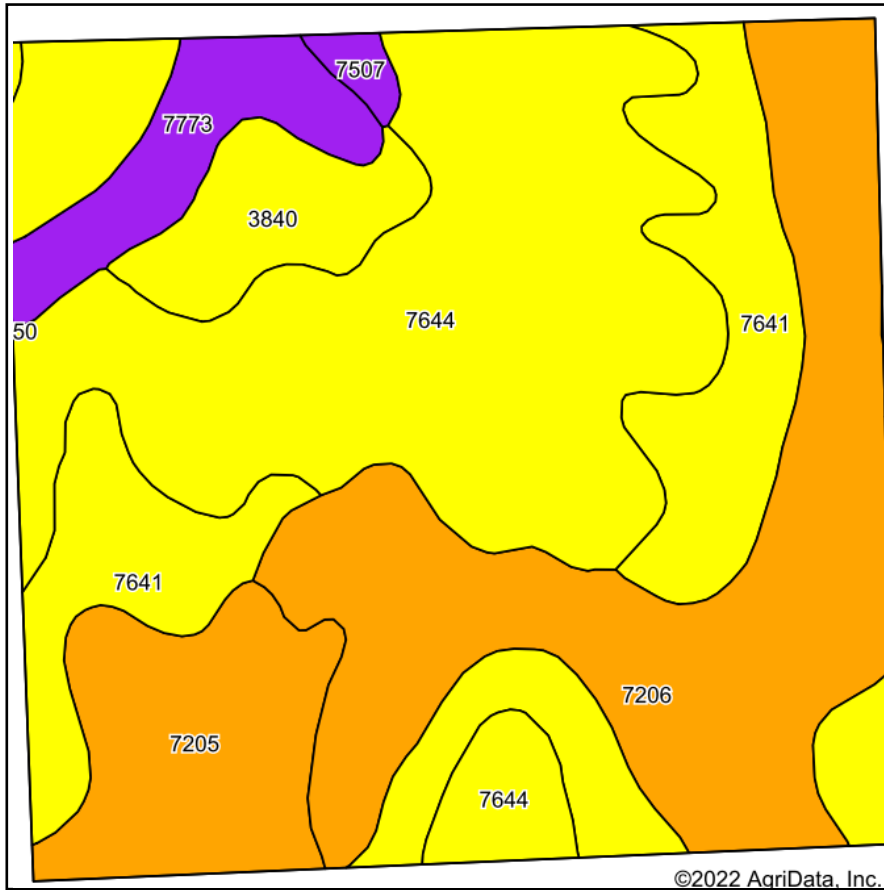




# MAPS



# SURETY SOILS MAP



State: **Nebraska**  
 County: **Cass**  
 Location: **30-11N-10E**  
 Township: **Elmwood**  
 Acres: **166.87**  
 Date: **10/28/2022**



Maps Provided By  
**surety**  
 CUSTOMIZED ONLINE MAPPING  
 © AgriData, Inc. 2021 www.AgrDataInc.com



Soils data provided by USDA and NRCS.

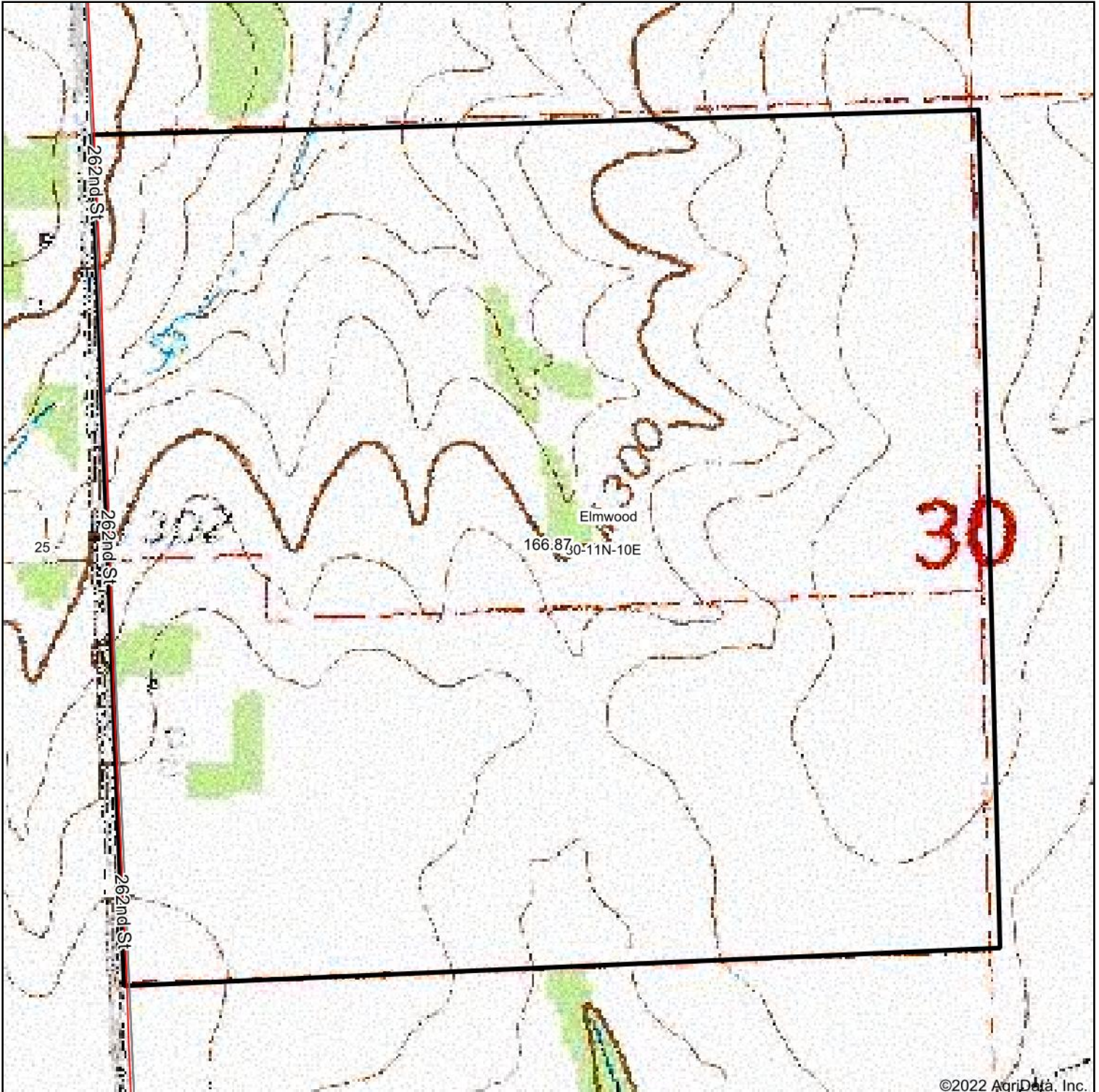
©2022 AgriData, Inc.

Area Symbol: NE025, Soil Area Version: 21

Code	Soil Description	Acres	Percent of field	SRPG Legend	Non-Irr Class	Irr Class	SRPG	Alfalfa hay Tons	Corn Bu	Corn Irrigated Bu	Grain sorghum Bu	Soybeans Bu	Soybeans Irrigated Bu	Winter wheat Bu
7644	Yutan silty clay loam, 6 to 11 percent slopes, eroded	58.79	35.2%		IIIe	IVe	65	3	77	94	68	26	29	27
7206	Aksarben silty clay loam, 2 to 6 percent slopes	42.22	25.3%		IIe	IIIe	71	4						
7641	Yutan silty clay loam, 2 to 6 percent slopes, eroded	33.31	20.0%		IIe	IIIe	69	3	77	94	68	26	29	27
7205	Aksarben silty clay loam, 0 to 2 percent slopes	15.22	9.1%		Iw	Iw	73							
7773	Colo-Nodaway complex, frequently flooded	8.29	5.0%		IIIw		55	5	84		81	30		35
3840	Geary silty clay loam, 7 to 11 percent slopes, eroded	7.92	4.7%		IVe	IVe	69							
7507	Pawnee clay loam, 6 to 11 percent slopes, eroded	1.12	0.7%		IVe		58							
<b>Weighted Average</b>					<b>2.42</b>	<b>*-</b>	<b>67.7</b>	<b>2.9</b>	<b>46.7</b>	<b>51.9</b>	<b>41.6</b>	<b>15.8</b>	<b>16</b>	<b>16.6</b>

\*- Irr Class weighted average cannot be calculated on the current soils data due to missing data.  
 Soils data provided by USDA and NRCS.

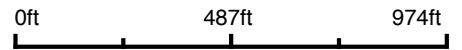
# TOPOGRAPHY MAP



©2022 AgriData, Inc.



map center: 40° 53' 32.95, -96° 20' 47.5



**30-11N-10E**  
**Cass County**  
**Nebraska**



Maps Provided By  
 **surety**  
CUSTOMIZED ONLINE MAPPING  
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10/28/2022





# FSA INFORMATION



# FSA INFORMATION

**FARM: 7778**

Nebraska

U.S. Department of Agriculture

Prepared: 5/10/22 12:35 PM

Cass

Farm Service Agency

Crop Year: 2022

Report ID: FSA-156EZ

**Abbreviated 156 Farm Record**

Page: 3 of 4

**DISCLAIMER:** This is data extracted from the web farm database. Because of potential messaging failures in MIDAS, this data is not guaranteed to be an accurate and complete representation of data contained in the MIDAS system, which is the system of record for Farm Records.

Tract Number: 2126      Description D7 S2NW4 & N2SW4 30-11-10

FSA Physical Location : Cass, NE

ANSI Physical Location: Cass, NE

BIA Range Unit Number:

HEL Status: HEL: conservation system is being actively applied

Wetland Status: Tract contains a wetland or farmed wetland

WL Violations: None

Farmland	Cropland	DCP Cropland	WBP	WRP	EWP	CRP Cropland	GRP
165.7	138.51	138.51	0.0	0.0	0.0	0.0	0.0
State Conservation	Other Conservation	Effective DCP Cropland	Double Cropped	MPL/FWP	Native Sod		
0.0	0.0	138.51	0.0	0.0	0.0		

Crop	Base Acreage	PLC Yield	CCC-505 CRP Reduction
CORN	65.27	117	0.00
GRAIN SORGHUM	0.73	72	0.00
SOYBEANS	62.05	36	0.00
<b>Total Base Acres:</b>	<b>128.05</b>		

Owners: HOWE FAMILY FARMS LLC

Other Producers: None

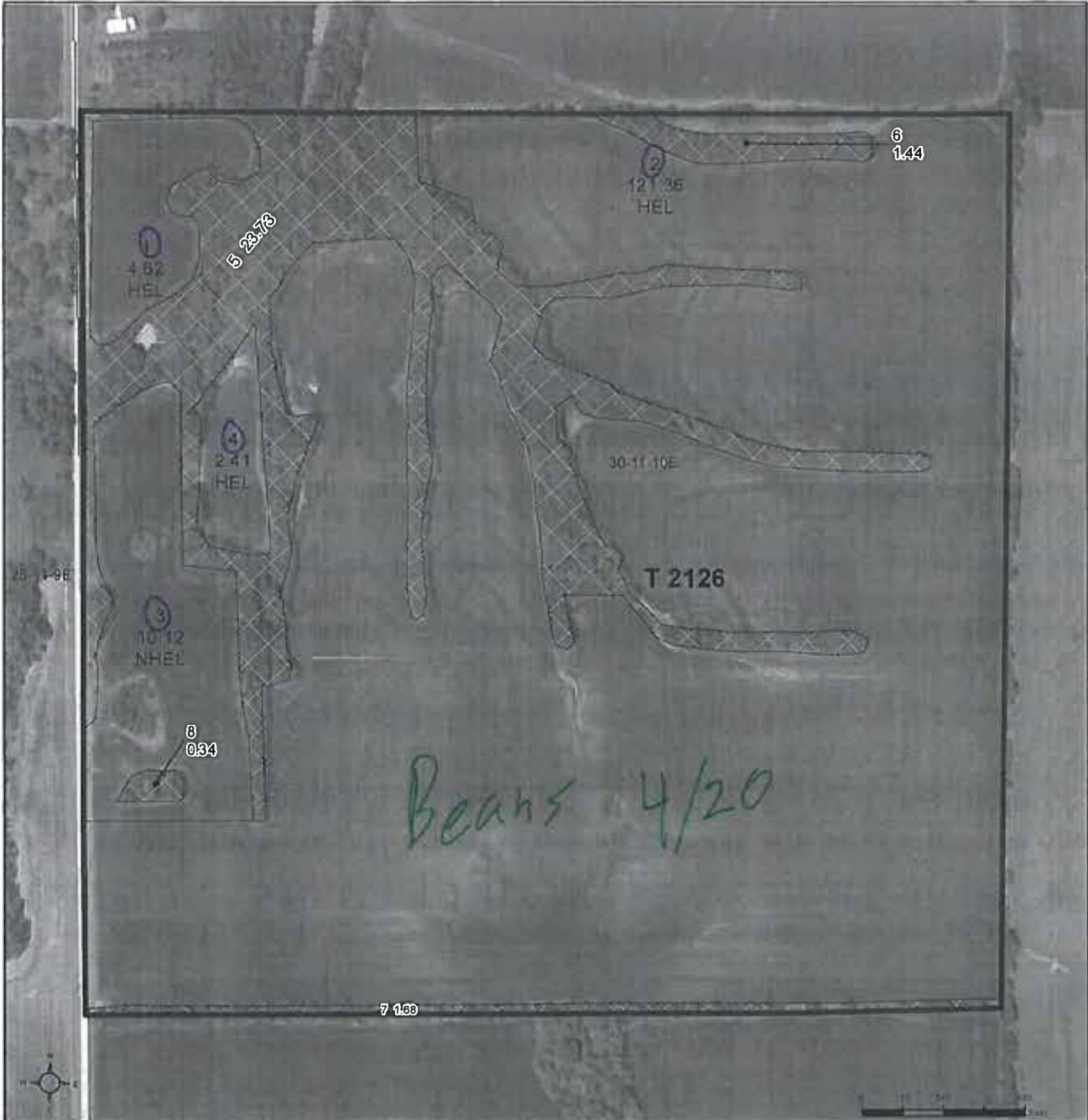


# FSA INFORMATION



United States  
Department of  
Agriculture

Cass County, Nebraska



**Common Land Unit**

- Tract Boundary
- PLSS
- Non-Cropland
- Cropland

2020 NAIP Ortho Imagery

2022 Program Year

Map Created April 04, 2022

Crop-Type-Intended Use is as listed unless noted on map.  
Corn/Yellow/Grain; SB/COM/Grain; Grass/Bro/LS; All NI

**Farm 7778**  
**Tract 2126**

**Wetland Determination Identifiers**

- Restricted Use
- ▽ Limited Restrictions
- Exempt from Wetland Provisions

**Tract Cropland Total: 138.51 acres**

United States Department of Agriculture (USDA) Farm Service Agency (FSA) maps are for FSA Program administration only. This map does not represent a legal survey or reflect actual ownership, rather it depicts the information provided directly from the producer and/or National Agricultural Imagery Program (NAIP) imagery. The producer accepts the data 'as is' and assumes all risks associated with its use. USDA-FSA assumes no responsibility for actual or consequential damage incurred as a result of any user's reliance on this data outside FSA Programs. Wetland identifiers do not represent the size, shape, or specific determination of the area. Refer to your original determination (CPA-026 and attached maps) for exact boundaries and determinations or contact USDA Natural Resources Conservation Service (NRCS).





# COUNTY TAX INFORMATION

# COUNTY TAX INFORMATION

Search

**Cass County**

0 Step 5 of 8

Parcel	Name	Legal
0130113115	HOWE FAMILY FARMS LLC 3580 238TH ST EAGLE NE 68347	30-11-10 S1/2 NW1/4 & N1/2 SW1/4 (163.06) 163.060 ACRES

**Payment Information**

Select which payment(s) you would like to make and click on continue.

Interest Calculator

Tax Breakdown

**Delinquency Dates**

1st Half: 05/01/2022

2nd Half: 09/01/2022

Parcel Information		Tax Information	
Tax District	455	Gross Tax Assessed	\$ 11,267.28
Levy	1.65991000	Exemption/Credit	\$ 874.18
Value	\$ 678,788	Net Tax	\$ 10,393.10
Tax Sale(s)			

Year: 2021 Statement: 7513	Real Estate Tax	
Net Tax Due	\$ 10,393.10	
First Payment	\$ 0.00	Receipt Date 5/11/2022
Second Payment	\$ 0.00	Receipt Date 10/12/2022
Unpaid Tax Due	\$ 0.00	


Receipt date is the business date the payment was posted, not the date received from the taxpayer.




# COUNTY TAX INFORMATION

Taxes Due  
Served by WEBSERVER-2  
Cass County  
Step Number

Submit Query0

Parcel	Name	Legal
0130113115	 30-11-10 S1/2 NW1/4 & N1/2 SW1/4 (163.06) 163.060 ACRES	30-11-10 S1/2 NW1/4 & N1/2 SW1/4 (163.06) 163.060 ACRES

Parcel	Name/Legal Description
0130113115	 30-11-10 S1/2 NW1/4 & N1/2 SW1/4 (163.06) 163.060 ACRES

Payment Information  
Select which payment(s) you would like to make and click on continue.

[Interest Calculator](#)  
Tax Breakdown

Delinquency Dates  
1st Half: 05/01/2022  
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Parcel Information	Tax Information
Tax District	455 Gross Tax Assessed \$ 11,267.28
Levy	1.65991000 Exemption/Credit \$ 874.18
Value	\$ 678,788 Net Tax \$ 10,393.10
Tax Sale(s)	

Tax Information
Statement Number 2021-7513 (RE)
Tax District 455
Levy 1.65991000
Value \$ 678,788
Gross Tax Assessed \$ 11,267.28
Exemption/Credit \$ 874.18
Net Tax \$ 10,393.10
Tax Sale(s)

Year: 2021 Statement: 7513	Real Estate Tax
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Unpaid Tax Due	\$ 0.00

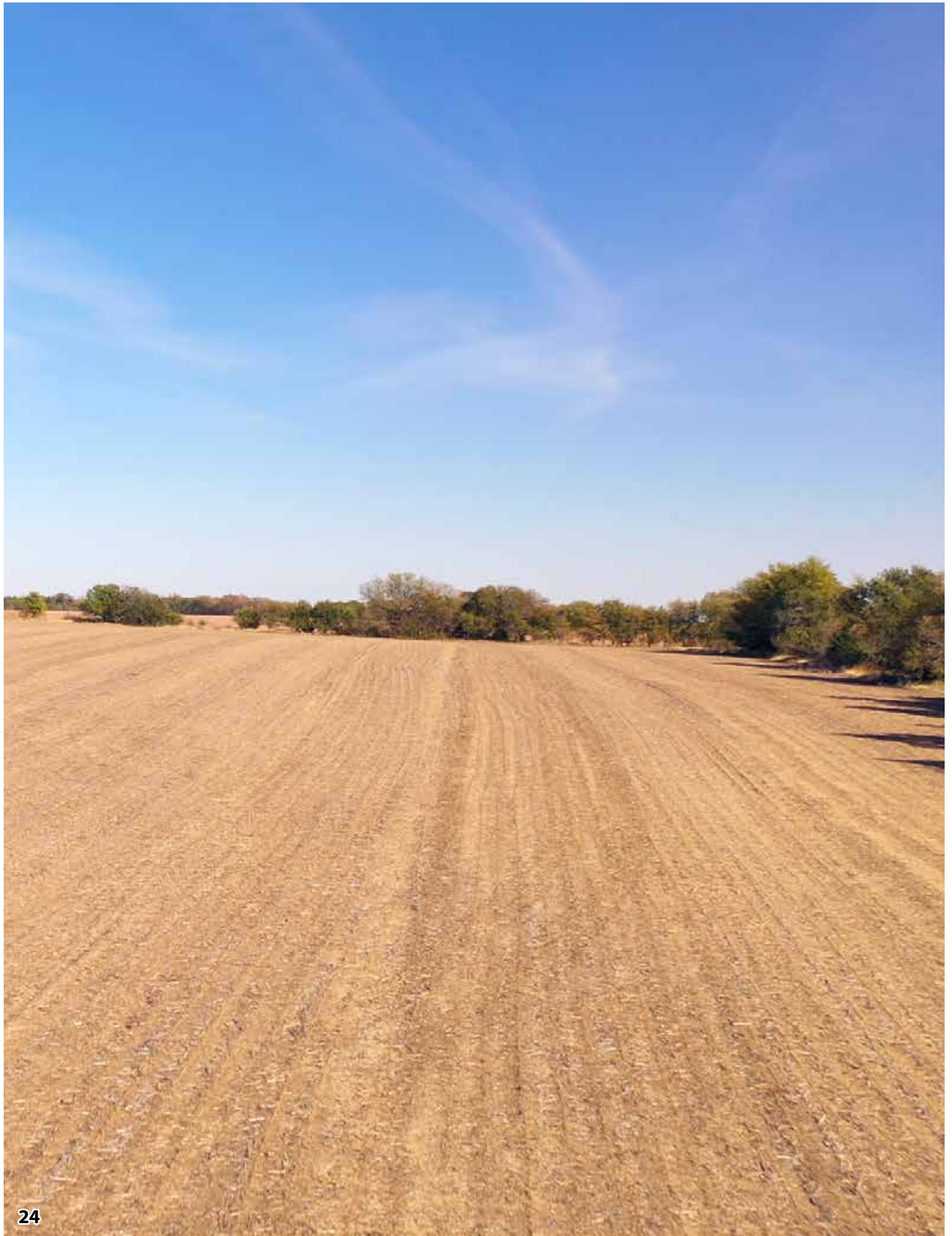
Payment Information
Net Tax Due \$ 10,393.10
First Payment \$ 0.00 Receipt Date 5/11/2022
Second Payment \$ 0.00 Receipt Date 10/12/2022
Unpaid Tax Due \$ 0.00

Receipt date is the business date the payment was posted, not the date received from the taxpayer.  
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Levy Breakdown close icon

Description	Levy	Tax
COUNTY (100)	0.32910100	2,060.58
SD 145 WAVERLY GEN	1.03802300	6,499.31
SD 145 BOND 16B 9-12	0.00676700	42.37
SD 145 BOND 16 A K-8	0.02908300	182.10
SD 145 QCPF 2012	0.00721400	45.17
SD 145 QCPF 2013	0.01636900	102.49
SD 145 BOND 2015	0.02515600	157.51
SD 145 BOND 2016	0.01774600	111.11
ESU #6 (6915)	0.01563000	97.86
COMM COL (7100)	0.09370000	586.68
NRD (7300)	0.02722400	170.46
FIRE MURDOCK	0.04633100	290.09
AG (9200)	0.00756600	47.37





# PRELIMINARY TITLE

# PRELIMINARY TITLE

Midwest Title Inc.  
10410 South 144th Street  
Omaha, NE 68138  
Phone: (402)493-6200  
Fax: (402)896-0466  
[www.midwesttitle.com](http://www.midwesttitle.com)  
[team@midwesttitle.com](mailto:team@midwesttitle.com)



Date: November 18, 2022

RE: No Situs Address, Alvo, NE 68304

To Whom it May Concern:

Thank you for choosing Midwest Title Inc. for your Title Insurance Policy. Attached you will find the following documents.

1. Insured Closing Protection Letter
2. Title Insurance Commitment
3. Invoice with the Title Insurance Premium(s) and if required, costs for Endorsements to the Title Insurance Policy.
4. Chain of Title (24 Months)
5. Privacy Statement
6. Wire Instructions

**Please Note: The Trustee for the Deed of Trust should not be Midwest Title Inc.. If we are required to be named trustee please use Old Republic National Title Insurance Company, 14323 S. Outer 40 Rd., Suite 200-S, Chesterfield, MO 63017.**

Also, when requesting Midwest Title Inc. to record Documents for your closing, please make the check for the recording fees to Midwest Title Inc.. We choose to electronically record documents where available. The charge for this service is \$5.00 per document.

We appreciate your business, please, if you have any questions or need any revision to the commitment contact us at the phone number or email listed above.


Warm Regards,

A handwritten signature in black ink, appearing to read 'J. Niebur', is written over a light blue horizontal line.

Jerry Niebur  
Midwest Title Inc.

# PRELIMINARY TITLE

7/2020

 <b>OLD REPUBLIC TITLE</b>	
<b>FACTS</b>	WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Mortgage rates and payments and account balances</li> <li>• Checking account information and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> - to offer our products and services to you	<b>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

	Go to <a href="http://www.oldrepublic.com">www.oldrepublic.com</a> (Contact Us)
--	---

# PRELIMINARY TITLE

Page 2

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.
What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> .
How does Old Republic Title collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Give us your contact information or show your driver's license</li><li>• Show your government-issued ID or provide your mortgage information</li><li>• Make a wire transfer</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at <a href="https://www.oldrepublictitle.com/privacy-policy">https://www.oldrepublictitle.com/privacy-policy</a> for your rights under state law..
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.</i></li></ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>Old Republic Title does not share with non-affiliates so they can market to you</i></li></ul>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Old Republic Title doesn't jointly market.</i></li></ul>



# PRELIMINARY TITLE

Page 3

Affiliates Who May be Delivering This Notice				
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	Kansas City Management Group, LLC	L.T. Service Corp.
Lenders Inspection Company	Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.
Old Republic National Commercial Title Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.
Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon
Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.
RamQuest Software, Inc.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	The Title Company of North Carolina
Trident Land Transfer Company, LLC				

# PRELIMINARY TITLE

## Invoice

Remit payment to:

---

**Billed to:**

**Invoice number:**  
**Invoice date:**  
**Please pay before:**  
**Our file number:**

---

**Property:**

No Situs Address  
Alvo, NE 68304  
Cass County

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**DESCRIPTION**

**AMOUNT**

---

**Subtotal:**  
**Invoice total:**  
**Less payments received:**  
**Balance due:**

# PRELIMINARY TITLE



**OLD REPUBLIC** NATIONAL TITLE INSURANCE COMPANY

## SCHEDULE A ALTA COMMITMENT

1. Commitment Date: October 25, 2022 at 08:00 AM

2. Policy to be issued:

(a) ALTA Owners Policy (06/17/06)	Amount:	\$0.00
	Premium:	\$0.00
	Insured Closing Protection Letter:	\$0.00
	Total:	\$0.00

Proposed Insured:

TBD

(b) ALTA Loan Policy (06/17/06)	Amount:	\$0.00
	Premium:	\$0.00
	Insured Closing Protection Letter:	\$0.00
	Total:	\$0.00

Proposed Insured:

To Be Determined, its successors and/or assigns as their respective interests may appear.

3. The estate or interest in the Land described or referred to in this Commitment is Fee Simple.

4. The Title is, at the Commitment Date, vested in:

Howe Family Farms, LLC, a Nebraska Limited Liability Company

5. The Land is described as follows:

The South Half of the Northwest Quarter and the North Half of the Southwest Quarter of Section 30, Township 11 North, Range 10 East of the 6th P.M., Cass County, Nebraska

*This page is only part of a 2016 ALTA Commitment for Title Insurance. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions.*



# PRELIMINARY TITLE

## SCHEDULE A (Continued)

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# PRELIMINARY TITLE

## SCHEDULE B-I ALTA COMMITMENT

### Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. ORDER VERBAL UPDATE FROM TITLE COMPANY PRIOR TO CLOSING TO DETECT ANY MATTERS APPEARING OF RECORD AFTER EFFECTIVE DATE OF THIS COMMITMENT IN ORDER TO DELETE EXCEPTION "1" UNDER SCHEDULE B-II.
5. Owner's Affidavit be executed and returned to this company in order to issue final policy.
6. NOTE: If any additional endorsements are required by the lender, they must be ordered prior to closing. Any endorsements ordered after closing will be billed directly to the lender.
7. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
  - a. Warranty Deed executed by Howe Family Farms, LLC, a Nebraska Limited Liability Company to TBD, conveying subject property.
  - b. Deed of Trust executed by TBD to the Trustee for To Be Determined, securing the principal amount of \$0.00 to be filed in the Cass County Register of Deeds Office.
8. REQUIRE Howe Family Farms, LLC, a Nebraska Limited Liability Company to provide to Midwest Title a complete copy of the Articles of Organization and Operating Agreement and all amendments to said Articles of Organization and Operating Agreement in addition to a Resolution executed by all managers and/or members authorizing the proposed transaction. Midwest Title reserves the right to make such additional requirements as it may deem necessary upon review of said Articles of Organization and Operating Agreement and amendments.
9. REQUIRE Reconveyance of Deed of Trust filed in Book 140 at Page 892.

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# PRELIMINARY TITLE

## SCHEDULE B-II ALTA COMMITMENT

### Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.

### Standard Exceptions

2.
  - (a) Rights or claims of parties in possession not shown by the public records.
  - (b) Easements, or claims of easements, not shown by the public records.
  - (c) Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey.
  - (d) Any lien, or right to a lien, for services, labor or material heretofore, or hereafter furnished, imposed by law and not shown by the public records.

### Special Exceptions

3. 2021 County Taxes, assessments or any other governmental charges which become due and payable or constitutes a lien in the year 2022 after the date of the policy and any subsequent years.

Parcel/Key Number: 0130113115  
2021 County Taxes: \$10,393.10, Paid in Full  
2020 and all Prior Years: Paid in Full  
SID Number: n/a  
Taxable Value: \$678,788.00  
Property Address: No Situs Address, Alvo, NE, 68304

NOTE: 2021 First Half Taxes are due on or before April 30, 2022 and are considered delinquent as of May 1, 2022; 2021 Second Half Taxes are due on or before August 31, 2022 and are considered delinquent as of September 1, 2022. Any taxes that are delinquent will accrue interest on a daily basis.

4. Deed of Trust executed by Howe Family Farms, LLC, a Nebraska Limited Liability Company, to Farmers & Merchants Bank of Ashland, as Trustee and as Beneficiary, in the amount of [REDACTED], dated June 18, 2018 and recorded June 18, 2018 in book 140 at page 892 of the Cass County, Register of Deeds Office.
5. Easement, Dated April 17, 1985, Recorded July 18, 1985, Book 31, Page 714, Miscellaneous Recorded, Cass County, Nebraska, wherein a permanent easement is hereby granted to Omaha Public Power District, its successors and assigns, to construct, operate and maintain its facilities, together with rights of

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# PRELIMINARY TITLE

## SCHEDULE B-II

(Continued)

ingress and egress, upon, over, along and under a strip of land 10 feet in width to provide for the installation of customer service in the Northwest Quarter of the Southwest Quarter of Section 30, Township 11 North, Range 10 East of the 6th P.M., Cass County, Nebraska.

6. 24 Month Chain of Title:

Howe Family Farms, LLC, a Nebraska Limited Liability Company by Warranty Deed dated September 30, 2015 filed October 1, 2015 in Book 77 at Page 219 of the Cass County Register of Deeds Office.

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# PRELIMINARY TITLE

THAT 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.

Affiant makes the above representations, except as modified herein and hereby indemnifies and agrees to hold harmless Midwest Title Inc. and Old Republic National 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 being executed and delivered to purchaser, lender and title company to induce them to consummate the transaction contemplated thereby, and forms a complete agreement by itself. All parties to this transaction may rely upon the representations jointly and severally.

Dated: \_\_\_\_\_

Howe Family Farms, LLC, a Nebraska Limited Liability Company

BY: \_\_\_\_\_  
Nathan Howe

STATE OF NEBRASKA

COUNTY OF DOUGLAS

The foregoing instrument was acknowledged before me this \_\_\_\_\_, by Nathan Howe, as of Howe Family Farms, LLC, a Nebraska Limited Liability Company, on behalf of said entity after being authorized so to do.

Notary Public: \_\_\_\_\_





# PHOTOS







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**SCHRADER REAL ESTATE & AUCTION CO., INC.**

950 N. Liberty Dr., Columbia City, IN 46725

**260-244-7606 or 800-451-2709**

**SchraderAuction.com**

