



VILA SEMI-ANNUAL MEETING AGENDA

Date: Sunday March 16th, 2025

Time: 12pm/Noon

Location: Nebraska Brewing Company 6950 S 108th St La Vista NE 68128

- I. Call to Order, Trevor Fiala
- II. Approval of the Minutes from September 15th, 2024, meeting
- III. Approval of the Agenda, including any additions or deletions prior to approval
- IV. Review 2024 Year End Budget
 - a. Budget v Actual report
 - b. P&L
 - c. Balance sheet
 - d. A/R aging report
- V. Old Business
 - a. Delinquent Property Taxes
 - b. Dilapidated/Unauthorized Structures & Unkept Lots
 - c. Burning of large field on Platte Side, north of the bridge on west side of gravel/252nd St
 - d. Widening of River Road
 - e. Mortgage
 - i. Balloon payment is due 12/31/2026 in the amount of \$315,751.98
 - ii. Current monthly payment is \$6,000
 1. Pay the balloon payment
 - a. VILA would contribute \$125,000
 - b. Each share would be assessed \$3,406.28/5 (\$190,751.98 / 56 shares)
 - c. Loan is paid off
 - d. Tony Fiala Proposal
 - i. Special assessment of \$1,703.14, levied in accordance with Article V, Section 2 – Assessments of the Bylaws, with payments due on September 15th, 2025 and 2026. While I (Tony) understand concerns about this assessment, given the current loan rate market and economic instability, it is important to pay off the loan at the end of the current term. Doing so would save approximately \$35,000 in interest compared to refinancing for another five years at the current, favourable 4% rate.



Balloon	Cash Reserves	Shares	Amount / Share
\$315,751.98	\$125,000.00	56	\$3,406.29

**Budget cost
per month per
share**

Months Till Due	\$ / Month	Fall Assessment
19	\$179.28	\$1,703.14

2. Refinance at end of 2026 w/ no balloon payment
 - a. Refinance the entire amount at today's 7.5% interest rate
 - i. Amortization #1
 1. 36-month term payment would be \$9,823.97 a month
 2. VILA would spend an additional \$37,911.04 in interest
 - ii. Amortization #2
 1. 60-month term payment would be \$6,328.84
 2. VILA would spend an additional \$63,978.22 in interest
 - b. Put \$125,000 towards the refinance
 - i. Amortization #3
 1. 36-month term payment would be \$5,934.86
 2. VILA would spend an additional \$22,902.77 in interest
 - ii. Amortization #4
 1. 60-month term payment would be \$3,823.38
 2. VILA would spend an additional \$38,650.49 in interest
 - iii. Amortization #5
 1. Continue making by-monthly payments of \$3,000
 2. 71 payments, 36-month term
 3. VILA would spend an additional \$23,003.22 in interest
3. Bond sale?
 - a. VILA pays nothing. VILA sells only 32 bonds at \$10K each (\$320K total value), to those interested, which would have an interest earning % of 4%. Notes would be called once a year, or every six months, after a one-year period.
 - b. VILA pays nothing. VILA sells bonds to the 49 shareholders which would have an interest earning % of 4%. This would be \$6,443.92 per shareholders (\$315,751.98 / 49). Notes would be called once a year, or every six months, after a one-year period.
 - c. VILA pays \$125K and VILA sells bonds to the 49 shareholders which would have an interest earning % of 4%. This would be \$3,892.88 per



shareholder (\$190,751.98 / 49). Notes would be called once a year, or every six months, after a one-year period.

- d. This is a great idea, in theory. But difficult to pull off. Per our attorney:
 - i. Private placement bond. Would fall under the purview of the SEC.
 - ii. We would need to work with an investment bank to make the offer, which would charge us hefty fee.
 - iii. Making them non-transferable would mean we are talking about a Non-Transferable Debit Securities (NTDS's). Complicated stuff

VI. New Business

a. Golf Cart Inspections

- i. Will be held Saturday May 3rd from 10am to 4pm
- ii. Please bring proof of insurance
- iii. Please bring your \$25 fee, per golf cart, in cash, if you did not pay it with your invoice.
- iv. Even if you pay your fee, you still must get an inspection for your permit.
- v. If you cannot make this. You need to call Terri Fulton, 402-210-3770.
- vi. If you got rid of a golf cart, please notify the board
- vii. If you do not have your permit on your golf cart by June 1st, you will be warned and then assessed fines thereafter per VILA Rules & Regulations.

b. Board members up for re-election

- i. Trevor Fiala – Trevor is running for a board position again
- ii. Gary Zdan – Gary is running for a board position again

c. 28P / Jim Work

d. Platte north side red gate

e. Proposed rule change to Golf Carts fine structure for not having permits affixed on Golf Carts

- i. Golf Cart Permits. If you do not have a current year golf cart permit affixed on your golf cart by June 1st. You will be assigned a fine of \$100, there will be no warning issued, and the next violation will result in a \$500 fine. Next violation will result in another \$500 fine, loss of golf cart privileges for the year. And you must come before the board to request your privileges be reinstated the next year.

f. Important Dates

i. March

- 1. Road grading 10th – 15th weather depending
- 2. 16th – VILA Spring Assoc Meeting
- 3. 22nd – Spring cleanup
- 4. 29th – Spring cleanup rain day

ii. April

- 1. 12th – Road project around 26P to 24P – Main Platte Road will be closed for this
- 2. 19th – River road seeding and signage
- 3. 4th week – road grading weather permittin

iii. May

- 1. 3rd - Golf cart permits/inspections at Terri Fulton's Cabin, 24E, 10am to 4pm



2. 10th – 11th – North Loop Road (west) project
3. 17th – 18th – Rain date for north loop road (west) project
4. 4th week – road grading weather permitting
- iv. June
 1. 7th - Thistle and Mullen weed spraying
 2. 4th week – road grading weather permitting
- v. July
 1. 4th week – road grading weather permitting
- vi. August
 1. 4th week – road grading weather permitting
- vii. September
 1. 4th week – road grading weather permitting
- viii. October
 1. 4th week - road grading weather permitting
- ix. Unscheduled Projects
 1. Platte field WRP
 2. 28P Improvements
 3. Bank work
 4. Maintenance equipment, dump trucks, mower, trailers, tractor, etc
 5. Upper barn
 6. Mowing – throughout the year
 7. Trees – roadside cleanup throughout the year
 8. Haying of fields – takes place between July 1st and September 15th
- VII. Next meeting date.
 - a. Sunday September 21st @ 12/noon @ TBD
- VIII. Comments and Announcements
- IX. Adjournment



VILA ASSOC FALL 2024 MINUTES

Location: 10102 S 252nd St., Waterloo, NE 68069 (on northside of farmhouse lawn)

Date: Sunday September 15th, 2024

Time: 12/Noon

- I. Call to Order, Trevor Fiala @**12:05 31 shares out, 25 shares not out.**
- II. Approval of the Minutes from March 19th, 2024 **Mike A/Ross/31-0**
- III. Approval of the Agenda, including any additions or deletions prior to approval
Rick/Mike/31-0
- IV. Review 2023 Budget As Of August 2023 End Of Month **Rick/Mike/31-0**
 - a. Budget v Actual report
 - b. P&L
 - c. Balance sheet
 - d. A/R aging report
- V. Old Business
 - a. Delinquent Property Taxes **-posted.**
 - b. Dilapidated/Unauthorized Structures & Unkept Lots -Tony. **Already in R&R.**
- VI. New Business
 - a. RV Pull Out Date
 - i. 10/31/2024 Is The Final Date To Remove RVs (motorhomes, campers, camping trailers).
 - ii. Reminder of rule and subsequent penalties for not removing by 10/31/2023.
 - b. Deer & Turkey Hunting
 - I. Reminder that hunting season has started, 9/1/2023. What are all the seasons?
 - 1. Deer bow season 9/1/2024 through 12/31/2024
 - 2. Turkey Fall archery 10/01/2024 through 11/30/2024
 - 3. Turkey Spring archery, dates have not been determined for 2025. Generally this goes from Mid/Late March to May 31st each spring.
 - ii. If you must enter WKRP (WRP), please wear orange. Yes, even though you are not hunting.
 - iii. Always stay visible, otherwise you might be mistaken for a deer or turkey, thus putting yourself in harm's way.
 - iv. What are the areas that are being hunted? Maps on big screen for clarity.
 - v. Who are the hunters? List on big screen for clarity.
 - vi. All Deer/Turkey hunting club members are required to carry specific VILA hunting club ID badges on their person. As well as hanging one in the review mirror of vehicle.
 - c. Waterfowl Hunting
 - i. Several species. But season(s) start no earlier than 9/1/2024 (early teal) and go no later than 2/9/2025 (goose).



- d. Burning of large field on Platte side, north of red bridge off of gravel/county/252nd St road.
 - e. Mortgage update – What should we be looking to do? Now and/or two years from now when the MTG reaches its balloon. **Discussed. Tabled for Spring meeting. Tony/Trevor/31-0.**
 - f. 2025 Budget – Association Discussion/Vote. Copy of proposed budget on big screen. **Rick/Faye/31-0**
 - g. Proposal to add rule defining no transient rentals – Association Discussion/Vote. **Brian/Rick/31-0**
 - h. Proposal to change or further define board authority to call emergency board meetings – Association Discussion/Vote -**As is. Trevor/Faye/ 31-0.**
 - i. Widening of River Road – Association Discussion/Vote
 - a. Ron Hurst bid. ~7500-10k. Parking, passing of vehicles safely, drainage. **Rick/Faye 17-13-1**
- VII. Next meeting date
- 1. Sunday March 16th, 2025 @ 12/noon @ Nebraska Brewing Company 6950 S 108th St La Vista NE 68128
- VIII. Comments and Announcements
- Smoke on the water, -see FB.**
- IX. Adjournment **Gary/Rick 1:12**

VILA

Budget vs. Actuals: VILA 2025 Budget - FY25 P&L

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
27E Lease	6,999.99	7,000.00	-0.01	100.00 %
36P Lease	4,500.00	4,500.00	0.00	100.00 %
Annual Shareholder Dues	28,000.00	28,000.00	0.00	100.00 %
Deer / Turkey Hunting Lease	5,750.00	5,600.00	150.00	102.68 %
Donation Income	275.00		275.00	
Events Income	2,499.50	1,166.00	1,333.50	214.37 %
Farmhouse Lease	12,000.00	12,000.00	0.00	100.00 %
Golf Cart Permits	1,625.00	1,500.00	125.00	108.33 %
HFU / UHFU Shareholder Fees	1,700.00	1,600.00	100.00	106.25 %
HFU / UHFU Tenant Fees	3,500.00	2,800.00	700.00	125.00 %
Lot Leases	84,096.90	81,900.00	2,196.90	102.68 %
Unapplied Cash Payment Income	-942.00		-942.00	
Uncategorized Income	100.00		100.00	
Waterfowl Hunting Lease	3,000.00	3,000.00	0.00	100.00 %
Total Revenue	\$153,104.39	\$149,066.00	\$4,038.39	102.71 %
GROSS PROFIT	\$153,104.39	\$149,066.00	\$4,038.39	102.71 %
Expenditures				
Administrative Operational Expenses	270.00		270.00	
Background Checks	479.37	225.50	253.87	212.58 %
Golf Cart Permit Sticker Cost	420.00		420.00	
Meeting Expenses	404.78	500.00	-95.22	80.96 %
Office Supplies		80.00	-80.00	
PO Box	170.00		170.00	
Postage		80.00	-80.00	
QuickBooks	855.00	1,140.00	-285.00	75.00 %
Total Administrative Operational Expenses	2,599.15	2,025.50	573.65	128.32 %
Bank Charges & Fees	33.00		33.00	
Bank Repair/Maintenance	121.02	7,500.00	-7,378.98	1.61 %
Equipment	1,786.72		1,786.72	
Fuel	787.50		787.50	
Total Bank Repair/Maintenance	2,695.24	7,500.00	-4,804.76	35.94 %
Capital Improvements (FH, 36P, 27E & Common Grounds)		3,000.00	-3,000.00	
Common Grounds	274.93		274.93	
Farmhouse	3,120.00		3,120.00	
Total Capital Improvements (FH, 36P, 27E & Common Grounds)	3,394.93	3,000.00	394.93	113.16 %
Car & Truck	99.46		99.46	
Events Expenses	745.45	1,166.00	-420.55	63.93 %
Insurance	6,488.52	7,500.00	-1,011.48	86.51 %
Interest Paid	4,722.59		4,722.59	
Legal & Professional Services	1,040.00	1,000.00	40.00	104.00 %
Miscellaneous Maintenance	152.96	1,000.00	-847.04	15.30 %

VILA

Budget vs. Actuals: VILA 2025 Budget - FY25 P&L

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Other Business Expenses		200.00	-200.00	
Rental Maintenance (FH, 36P & 27E)		10,000.00	-10,000.00	
36P	168.42		168.42	
Farmhouse	7,000.00		7,000.00	
Total Rental Maintenance (FH, 36P & 27E)	7,168.42	10,000.00	-2,831.58	71.68 %
Roads		5,000.00	-5,000.00	
Contracted Work	10,000.00		10,000.00	
Equipment	3,503.77		3,503.77	
Fuel	29.95		29.95	
Total Roads	13,533.72	5,000.00	8,533.72	270.67 %
Security	1,034.36	500.00	534.36	206.87 %
Taxes & Licenses	25,481.40		25,481.40	
Sarpy County Property Taxes		25,500.00	-25,500.00	
Total Taxes & Licenses	25,481.40	25,500.00	-18.60	99.93 %
Tree Clearing & Mowing	345.08	1,000.00	-654.92	34.51 %
Equipment	830.80		830.80	
Fuel	452.18		452.18	
Total Tree Clearing & Mowing	1,628.06	1,000.00	628.06	162.81 %
Utilities	680.47		680.47	
Great Plains	65.20	75.00	-9.80	86.93 %
OPPD	481.29	500.00	-18.71	96.26 %
Waste Connections	132.54	500.00	-367.46	26.51 %
Total Utilities	1,359.50	1,075.00	284.50	126.47 %
Total Expenditures	\$72,176.76	\$66,466.50	\$5,710.26	108.59 %
NET OPERATING REVENUE	\$80,927.63	\$82,599.50	\$ -1,671.87	97.98 %
Other Revenue				
Background Checks		330.00	-330.00	
Interest Earned	5,097.33		5,097.33	
Tenant Late Fees	566.44		566.44	
Total Other Revenue	\$5,663.77	\$330.00	\$5,333.77	1,716.29 %
NET OTHER REVENUE	\$5,663.77	\$330.00	\$5,333.77	1,716.29 %
NET REVENUE	\$86,591.40	\$82,929.50	\$3,661.90	104.42 %

VILA

Profit & Loss

January - December 2024

	TOTAL
Revenue	
27E Lease	6,999.99
36P Lease	4,500.00
Annual Shareholder Dues	28,000.00
Deer / Turkey Hunting Lease	5,750.00
Donation Income	275.00
Events Income	2,499.50
Farmhouse Lease	12,000.00
Golf Cart Permits	1,625.00
HFU / UHFU Shareholder Fees	1,700.00
HFU / UHFU Tenant Fees	3,500.00
Lot Leases	84,096.90
Unapplied Cash Payment Income	-942.00
Uncategorized Income	100.00
Waterfowl Hunting Lease	3,000.00
Total Revenue	\$153,104.39
GROSS PROFIT	\$153,104.39
Expenditures	
Administrative Operational Expenses	270.00
Background Checks	479.37
Golf Cart Permit Sticker Cost	420.00
Meeting Expenses	404.78
PO Box	170.00
QuickBooks	855.00
Total Administrative Operational Expenses	2,599.15
Bank Charges & Fees	33.00
Bank Repair/Maintenance	121.02
Equipment	1,786.72
Fuel	787.50
Total Bank Repair/Maintenance	2,695.24
Capital Improvements (FH, 36P, 27E & Common Grounds)	
Common Grounds	274.93
Farmhouse	3,120.00
Total Capital Improvements (FH, 36P, 27E & Common Grounds)	3,394.93
Car & Truck	99.46
Events Expenses	745.45
Insurance	6,488.52
Interest Paid	4,722.59
Legal & Professional Services	1,040.00
Miscellaneous Maintenance	152.96

VILA

Profit & Loss

January - December 2024

	TOTAL
Rental Maintenance (FH, 36P & 27E)	
36P	168.42
Farmhouse	7,000.00
Total Rental Maintenance (FH, 36P & 27E)	7,168.42
Roads	
Contracted Work	10,000.00
Equipment	3,503.77
Fuel	29.95
Total Roads	13,533.72
Security	1,034.36
Taxes & Licenses	25,481.40
Tree Clearing & Mowing	345.08
Equipment	830.80
Fuel	452.18
Total Tree Clearing & Mowing	1,628.06
Utilities	680.47
Great Plains	65.20
OPPD	481.29
Waste Connections	132.54
Total Utilities	1,359.50
Total Expenditures	\$72,176.76
NET OPERATING REVENUE	\$80,927.63
Other Revenue	
Interest Earned	5,097.33
Tenant Late Fees	566.44
Total Other Revenue	\$5,663.77
NET OTHER REVENUE	\$5,663.77
NET REVENUE	\$86,591.40

VILA

Balance Sheet

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
FNBO Event Checking	3,378.30
FNBO Money Market	110,341.81
FNBO Operations Checking	0.00
Western National Bank \$25K CD	25,950.14
Western National Bank \$50K CD	52,848.20
Total Bank Accounts	\$192,518.45
Accounts Receivable	
Accounts Receivable (A/R)	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Lease Security Deposit	-500.00
Uncategorized Asset	0.00
Undeposited Funds	2,824.88
Total Other Current Assets	\$2,324.88
Total Current Assets	\$194,843.33
Fixed Assets	
Equipment	675.00
Land	
Original cost	1,495,000.00
Total Land	1,495,000.00
Machinery & Equipment	
Original cost	1,002.25
Total Machinery & Equipment	1,002.25
Total Fixed Assets	\$1,496,677.25
TOTAL ASSETS	\$1,691,520.58
LIABILITIES AND EQUITY	
Liabilities	
Long-Term Liabilities	
Mortgage	429,968.99
Total Long-Term Liabilities	\$429,968.99
Total Liabilities	\$429,968.99
Equity	
Opening Balance Equity	0.00
Owner's Investment	840,000.00
Retained Earnings	334,960.19
Net Revenue	86,591.40
Total Equity	\$1,261,551.59
TOTAL LIABILITIES AND EQUITY	\$1,691,520.58

VILA

A/R Aging Summary

As of December 31, 2024

	CURRENT	1 - 30	31 - 60	61 - 90	91 AND OVER	TOTAL
Brown, Brandon & Bailey, Mark (Okie) - FH	1,000.00					\$1,000.00
Giovani, Jon - 30P						\$0.00
Giovani, Jon & Chevi					-33.00	\$ -33.00
Total Giovani, Jon - 30P					-33.00	\$ -33.00
Work, Jim & Candy - 28P					2,270.00	\$2,270.00
TOTAL	\$1,000.00	\$0.00	\$0.00	\$0.00	\$2,237.00	\$3,237.00

Amort. #1

280 Western National Bank
Chester NE 68327

REPORT DATE 03/06/2025 LNR603 PAGE 1
RUN DATE 03/06/2025 TIME 09:37

AMORTIZATION SCHEDULE

Principal Amount : 315,751.98 First Payment Date : 04/06/2025
Loan Date : 03/06/2025 Payment Day : 6
Interest Rate : 7.50000 Second Payment Day : 0
Term : 36 Payment Freq/Period : 1/M
Odd Days Int : Include in First Pmt Interest Method : ACTUAL/365
Prepaid/Financed : Prepaid Fee Amount : 0.00
APR : 7.50010

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
1	04/06/2025	9,823.97	7,812.67	2,011.30	307,939.31
2	05/06/2025	9,823.97	7,925.71	1,898.26	300,013.60
3	06/06/2025	9,823.97	7,912.93	1,911.04	292,100.67
4	07/06/2025	9,823.97	8,023.35	1,800.62	284,077.32
5	08/06/2025	9,823.97	8,014.43	1,809.54	276,062.89
6	09/06/2025	9,823.97	8,065.49	1,758.48	267,997.40
7	10/06/2025	9,823.97	8,171.93	1,652.04	259,825.47
8	11/06/2025	9,823.97	8,168.92	1,655.05	251,656.55
9	12/06/2025	9,823.97	8,272.66	1,551.31	243,383.89
10	01/06/2026	9,823.97	8,273.65	1,550.32	235,110.24
11	02/06/2026	9,823.97	8,326.35	1,497.62	226,783.89
12	03/06/2026	9,823.97	8,519.19	1,304.78	218,264.70
13	04/06/2026	9,823.97	8,433.65	1,390.32	209,831.05
14	05/06/2026	9,823.97	8,530.49	1,293.48	201,300.56
15	06/06/2026	9,823.97	8,541.71	1,282.26	192,758.85
16	07/06/2026	9,823.97	8,635.73	1,188.24	184,123.12
17	08/06/2026	9,823.97	8,651.13	1,172.84	175,471.99
18	09/06/2026	9,823.97	8,706.24	1,117.73	166,765.75
19	10/06/2026	9,823.97	8,795.96	1,028.01	157,969.79
20	11/06/2026	9,823.97	8,817.73	1,006.24	149,152.06
21	12/06/2026	9,823.97	8,904.54	919.43	140,247.52
22	01/06/2027	9,823.97	8,930.61	893.36	131,316.91
23	02/06/2027	9,823.97	8,987.50	836.47	122,329.41
24	03/06/2027	9,823.97	9,120.16	703.81	113,209.25
25	04/06/2027	9,823.97	9,102.84	721.13	104,106.41
26	05/06/2027	9,823.97	9,182.22	641.75	94,924.19
27	06/06/2027	9,823.97	9,219.31	604.66	85,704.88
28	07/06/2027	9,823.97	9,295.65	528.32	76,409.23
29	08/06/2027	9,823.97	9,337.25	486.72	67,071.98
30	09/06/2027	9,823.97	9,396.73	427.24	57,675.25
31	10/06/2027	9,823.97	9,468.44	355.53	48,206.81
32	11/06/2027	9,823.97	9,516.90	307.07	38,689.91
33	12/06/2027	9,823.97	9,585.47	238.50	29,104.44
34	01/06/2028	9,823.97	9,638.58	185.39	19,465.86
35	02/06/2028	9,823.97	9,699.98	123.99	9,765.88
36	03/06/2028	9,824.07	9,765.88	58.19	0.00

Totals: 353,663.02 315,751.98 37,911.04

*** END OF REPORT ***

Amort. #2

280 Western National Bank
Chester NE 68327

REPORT DATE 03/06/2025 LNR603 PAGE 1
RUN DATE 03/06/2025 TIME 09:38

AMORTIZATION SCHEDULE

Principal Amount : 315,751.98 First Payment Date : 04/06/2025
Loan Date : 03/06/2025 Payment Day : 6
Interest Rate : 7.50000 Second Payment Day : 0
Term : 60 Payment Freq/Period : 1/M
Odd Days Int : Include in First Pmt Interest Method : ACTUAL/365
Prepaid/Financed : Prepaid Fee Amount : 0.00
APR : 7.50260

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
1	04/06/2025	6,328.84	4,317.54	2,011.30	311,434.44
2	05/06/2025	6,328.84	4,409.04	1,919.80	307,025.40
3	06/06/2025	6,328.84	4,373.13	1,955.71	302,652.27
4	07/06/2025	6,328.84	4,463.18	1,865.66	298,189.09
5	08/06/2025	6,328.84	4,429.42	1,899.42	293,759.67
6	09/06/2025	6,328.84	4,457.63	1,871.21	289,302.04
7	10/06/2025	6,328.84	4,545.47	1,783.37	284,756.57
8	11/06/2025	6,328.84	4,514.98	1,813.86	280,241.59
9	12/06/2025	6,328.84	4,601.32	1,727.52	275,640.27
10	01/06/2026	6,328.84	4,573.05	1,755.79	271,067.22
11	02/06/2026	6,328.84	4,602.18	1,726.66	266,465.04
12	03/06/2026	6,328.84	4,795.75	1,533.09	261,669.29
13	04/06/2026	6,328.84	4,662.04	1,666.80	257,007.25
14	05/06/2026	6,328.84	4,744.55	1,584.29	252,262.70
15	06/06/2026	6,328.84	4,721.96	1,606.88	247,540.74
16	07/06/2026	6,328.84	4,802.90	1,525.94	242,737.84
17	08/06/2026	6,328.84	4,782.63	1,546.21	237,955.21
18	09/06/2026	6,328.84	4,813.10	1,515.74	233,142.11
19	10/06/2026	6,328.84	4,891.66	1,437.18	228,250.45
20	11/06/2026	6,328.84	4,874.92	1,453.92	223,375.53
21	12/06/2026	6,328.84	4,951.87	1,376.97	218,423.66
22	01/06/2027	6,328.84	4,937.51	1,391.33	213,486.15
23	02/06/2027	6,328.84	4,968.96	1,359.88	208,517.19
24	03/06/2027	6,328.84	5,129.15	1,199.69	203,388.04
25	04/06/2027	6,328.84	5,033.28	1,295.56	198,354.76
26	05/06/2027	6,328.84	5,106.11	1,222.73	193,248.65
27	06/06/2027	6,328.84	5,097.87	1,230.97	188,150.78
28	07/06/2027	6,328.84	5,169.01	1,159.83	182,981.77
29	08/06/2027	6,328.84	5,163.27	1,165.57	177,818.50
30	09/06/2027	6,328.84	5,196.16	1,132.68	172,622.34
31	10/06/2027	6,328.84	5,264.73	1,064.11	167,357.61
32	11/06/2027	6,328.84	5,262.79	1,066.05	162,094.82
33	12/06/2027	6,328.84	5,329.62	999.22	156,765.20
34	01/06/2028	6,328.84	5,330.27	998.57	151,434.93
35	02/06/2028	6,328.84	5,364.22	964.62	146,070.71
36	03/06/2028	6,328.84	5,458.42	870.42	140,612.29
37	04/06/2028	6,328.84	5,433.16	895.68	135,179.13
38	05/06/2028	6,328.84	5,495.54	833.30	129,683.59
39	06/06/2028	6,328.84	5,502.77	826.07	124,180.82
40	07/06/2028	6,328.84	5,563.34	765.50	118,617.48
41	08/06/2028	6,328.84	5,573.26	755.58	113,044.22
42	09/06/2028	6,328.84	5,608.76	720.08	107,435.46
43	10/06/2028	6,328.84	5,666.57	662.27	101,768.89
44	11/06/2028	6,328.84	5,680.59	648.25	96,088.30
45	12/06/2028	6,328.84	5,736.51	592.33	90,351.79
46	01/06/2029	6,328.84	5,753.31	575.53	84,598.48
47	02/06/2029	6,328.84	5,789.96	538.88	78,808.52
48	03/06/2029	6,328.84	5,875.42	453.42	72,933.10
49	04/06/2029	6,328.84	5,864.26	464.58	67,068.84
50	05/06/2029	6,328.84	5,915.40	413.44	61,153.44

#2 cont'd

AMORTIZATION SCHEDULE

Principal Amount : 315,751.98 First Payment Date : 04/06/2025
Loan Date : 03/06/2025 Payment Day : 6
Interest Rate : 7.50000 Second Payment Day : 0
Term : 60 Payment Freq/Period : 1/M
Odd Days Int : Include in First Pmt Interest Method : ACTUAL/365
Prepaid/Financed : Prepaid Fee Amount : 0.00
APR : 7.50260

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
51	06/06/2029	6,328.84	5,939.30	389.54	55,214.14
52	07/06/2029	6,328.84	5,988.48	340.36	49,225.66
53	08/06/2029	6,328.84	6,015.28	313.56	43,210.38
54	09/06/2029	6,328.84	6,053.60	275.24	37,156.78
55	10/06/2029	6,328.84	6,099.79	229.05	31,056.99
56	11/06/2029	6,328.84	6,131.01	197.83	24,925.98
57	12/06/2029	6,328.84	6,175.19	153.65	18,750.79
58	01/06/2030	6,328.84	6,209.40	119.44	12,541.39
59	02/06/2030	6,328.84	6,248.95	79.89	6,292.44
60	03/06/2030	6,328.64	6,292.44	36.20	0.00

Totals: 379,730.20 315,751.98 63,978.22

*** END OF REPORT ***

Amort. #3

280 Western National Bank
Chester NE 68327

REPORT DATE 03/06/2025 LNR603 PAGE 1
RUN DATE 03/06/2025 TIME 09:38

AMORTIZATION SCHEDULE

Principal Amount : 190,751.98
Loan Date : 03/06/2025
Interest Rate : 7.50000
Term : 36
Odd Days Int : Include in First Pmt
Prepaid/Financed : Prepaid
First Payment Date : 04/06/2025
Payment Day : 6
Second Payment Day : 0
Payment Freq/Period : 1/M
Interest Method : ACTUAL/365
Fee Amount : 0.00
APR : 7.50009

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
1	04/06/2025	5,934.86	4,719.80	1,215.06	186,032.18
2	05/06/2025	5,934.86	4,788.09	1,146.77	181,244.09
3	06/06/2025	5,934.86	4,780.36	1,154.50	176,463.73
4	07/06/2025	5,934.86	4,847.07	1,087.79	171,616.66
5	08/06/2025	5,934.86	4,841.69	1,093.17	166,774.97
6	09/06/2025	5,934.86	4,872.53	1,062.33	161,902.44
7	10/06/2025	5,934.86	4,936.83	998.03	156,965.61
8	11/06/2025	5,934.86	4,935.01	999.85	152,030.60
9	12/06/2025	5,934.86	4,997.68	937.18	147,032.92
10	01/06/2026	5,934.86	4,998.28	936.58	142,034.64
11	02/06/2026	5,934.86	5,030.12	904.74	137,004.52
12	03/06/2026	5,934.86	5,146.62	788.24	131,857.90
13	04/06/2026	5,934.86	5,094.94	839.92	126,762.96
14	05/06/2026	5,934.86	5,153.44	781.42	121,609.52
15	06/06/2026	5,934.86	5,160.22	774.64	116,449.30
16	07/06/2026	5,934.86	5,217.02	717.84	111,232.28
17	08/06/2026	5,934.86	5,226.33	708.53	106,005.95
18	09/06/2026	5,934.86	5,259.62	675.24	100,746.33
19	10/06/2026	5,934.86	5,313.82	621.04	95,432.51
20	11/06/2026	5,934.86	5,326.97	607.89	90,105.54
21	12/06/2026	5,934.86	5,379.42	555.44	84,726.12
22	01/06/2027	5,934.86	5,395.17	539.69	79,330.95
23	02/06/2027	5,934.86	5,429.53	505.33	73,901.42
24	03/06/2027	5,934.86	5,509.67	425.19	68,391.75
25	04/06/2027	5,934.86	5,499.21	435.65	62,892.54
26	05/06/2027	5,934.86	5,547.17	387.69	57,345.37
27	06/06/2027	5,934.86	5,569.58	365.28	51,775.79
28	07/06/2027	5,934.86	5,615.69	319.17	46,160.10
29	08/06/2027	5,934.86	5,640.82	294.04	40,519.28
30	09/06/2027	5,934.86	5,676.76	258.10	34,842.52
31	10/06/2027	5,934.86	5,720.08	214.78	29,122.44
32	11/06/2027	5,934.86	5,749.35	185.51	23,373.09
33	12/06/2027	5,934.86	5,790.78	144.08	17,582.31
34	01/06/2028	5,934.86	5,822.86	112.00	11,759.45
35	02/06/2028	5,934.86	5,859.95	74.91	5,899.50
36	03/06/2028	5,934.65	5,899.50	35.15	0.00

Totals: 213,654.75 190,751.98 22,902.77

*** END OF REPORT ***

Amort. #4

280 Western National Bank
Chester NE 68327

REPORT DATE 03/06/2025 LNR603 PAGE 1
RUN DATE 03/06/2025 TIME 09:39

AMORTIZATION SCHEDULE

Principal Amount : 190,751.98 First Payment Date : 04/06/2025
Loan Date : 03/06/2025 Payment Day : 6
Interest Rate : 7.50000 Second Payment Day : 0
Term : 60 Payment Freq/Period : 1/M
Odd Days Int : Include in First Pmt Interest Method : ACTUAL/365
Prepaid/Financed : Prepaid Fee Amount : 0.00
APR : 7.50261

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
1	04/06/2025	3,823.38	2,608.32	1,215.06	188,143.66
2	05/06/2025	3,823.38	2,663.59	1,159.79	185,480.07
3	06/06/2025	3,823.38	2,641.90	1,181.48	182,838.17
4	07/06/2025	3,823.38	2,696.29	1,127.09	180,141.88
5	08/06/2025	3,823.38	2,675.90	1,147.48	177,465.98
6	09/06/2025	3,823.38	2,692.95	1,130.43	174,773.03
7	10/06/2025	3,823.38	2,746.01	1,077.37	172,027.02
8	11/06/2025	3,823.38	2,727.59	1,095.79	169,299.43
9	12/06/2025	3,823.38	2,779.75	1,043.63	166,519.68
10	01/06/2026	3,823.38	2,762.67	1,060.71	163,757.01
11	02/06/2026	3,823.38	2,780.27	1,043.11	160,976.74
12	03/06/2026	3,823.38	2,897.21	926.17	158,079.53
13	04/06/2026	3,823.38	2,816.43	1,006.95	155,263.10
14	05/06/2026	3,823.38	2,866.28	957.10	152,396.82
15	06/06/2026	3,823.38	2,852.63	970.75	149,544.19
16	07/06/2026	3,823.38	2,901.53	921.85	146,642.66
17	08/06/2026	3,823.38	2,889.28	934.10	143,753.38
18	09/06/2026	3,823.38	2,907.69	915.69	140,845.69
19	10/06/2026	3,823.38	2,955.15	868.23	137,890.54
20	11/06/2026	3,823.38	2,945.04	878.34	134,945.50
21	12/06/2026	3,823.38	2,991.52	831.86	131,953.98
22	01/06/2027	3,823.38	2,982.85	840.53	128,971.13
23	02/06/2027	3,823.38	3,001.85	821.53	125,969.28
24	03/06/2027	3,823.38	3,098.63	724.75	122,870.65
25	04/06/2027	3,823.38	3,040.71	782.67	119,829.94
26	05/06/2027	3,823.38	3,084.70	738.68	116,745.24
27	06/06/2027	3,823.38	3,079.73	743.65	113,665.51
28	07/06/2027	3,823.38	3,122.70	700.68	110,542.81
29	08/06/2027	3,823.38	3,119.24	704.14	107,423.57
30	09/06/2027	3,823.38	3,139.11	684.27	104,284.46
31	10/06/2027	3,823.38	3,180.53	642.85	101,103.93
32	11/06/2027	3,823.38	3,179.36	644.02	97,924.57
33	12/06/2027	3,823.38	3,219.73	603.65	94,704.84
34	01/06/2028	3,823.38	3,220.12	603.26	91,484.72
35	02/06/2028	3,823.38	3,240.64	582.74	88,244.08
36	03/06/2028	3,823.38	3,297.54	525.84	84,946.54
37	04/06/2028	3,823.38	3,282.28	541.10	81,664.26
38	05/06/2028	3,823.38	3,319.97	503.41	78,344.29
39	06/06/2028	3,823.38	3,324.34	499.04	75,019.95
40	07/06/2028	3,823.38	3,360.93	462.45	71,659.02
41	08/06/2028	3,823.38	3,366.92	456.46	68,292.10
42	09/06/2028	3,823.38	3,388.37	435.01	64,903.73
43	10/06/2028	3,823.38	3,423.29	400.09	61,480.44
44	11/06/2028	3,823.38	3,431.76	391.62	58,048.68
45	12/06/2028	3,823.38	3,465.55	357.83	54,583.13
46	01/06/2029	3,823.38	3,475.69	347.69	51,107.44
47	02/06/2029	3,823.38	3,497.83	325.55	47,609.61
48	03/06/2029	3,823.38	3,549.46	273.92	44,060.15
49	04/06/2029	3,823.38	3,542.72	280.66	40,517.43
50	05/06/2029	3,823.38	3,573.61	249.77	36,943.82

#4 cont'd

AMORTIZATION SCHEDULE

Principal Amount : 190,751.98 First Payment Date : 04/06/2025
Loan Date : 03/06/2025 Payment Day : 6
Interest Rate : 7.50000 Second Payment Day : 0
Term : 60 Payment Freq/Period : 1/M
Odd Days Int : Include in First Pmt Interest Method : ACTUAL/365
Prepaid/Financed : Prepaid Fee Amount : 0.00
APR : 7.50261

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
51	06/06/2029	3,823.38	3,588.05	235.33	33,355.77
52	07/06/2029	3,823.38	3,617.76	205.62	29,738.01
53	08/06/2029	3,823.38	3,633.95	189.43	26,104.06
54	09/06/2029	3,823.38	3,657.10	166.28	22,446.96
55	10/06/2029	3,823.38	3,685.01	138.37	18,761.95
56	11/06/2029	3,823.38	3,703.87	119.51	15,058.08
57	12/06/2029	3,823.38	3,730.56	92.82	11,327.52
58	01/06/2030	3,823.38	3,751.22	72.16	7,576.30
59	02/06/2030	3,823.38	3,775.12	48.26	3,801.18
60	03/06/2030	3,823.05	3,801.18	21.87	0.00

Totals: 229,402.47 190,751.98 38,650.49

*** END OF REPORT ***

Amort. #5

280 Western National Bank
Chester NE 68327

REPORT DATE 03/06/2025 LNR603 PAGE 1
RUN DATE 03/06/2025 TIME 09:51

AMORTIZATION SCHEDULE

Principal Amount : 190,751.98
Loan Date : 03/06/2025
Interest Rate : 7.50000
Term : 71
Odd Days Int : Include in First Pmt
Prepaid/Financed : Prepaid
First Payment Date : 04/06/2025
Payment Day : 6
Second Payment Day : 20
Payment Freq/Period : 1/S
Interest Method : ACTUAL/365
Fee Amount : 0.00
APR : 7.50010

Based on \$125K paydown
* IF bi-monthly pmts
Continue @ \$3,000. -

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
1	04/06/2025	3,000.00	1,784.94	1,215.06	188,967.04
2	04/20/2025	3,000.00	2,456.40	543.60	186,510.64
3	05/06/2025	3,000.00	2,386.81	613.19	184,123.83
4	05/20/2025	3,000.00	2,470.33	529.67	181,653.50
5	06/06/2025	3,000.00	2,365.46	634.54	179,288.04
6	06/20/2025	3,000.00	2,484.24	515.76	176,803.80
7	07/06/2025	3,000.00	2,418.73	581.27	174,385.07
8	07/20/2025	3,000.00	2,498.34	501.66	171,886.73
9	08/06/2025	3,000.00	2,399.57	600.43	169,487.16
10	08/20/2025	3,000.00	2,512.43	487.57	166,974.73
11	09/06/2025	3,000.00	2,416.73	583.27	164,558.00
12	09/20/2025	3,000.00	2,526.61	473.39	162,031.39
13	10/06/2025	3,000.00	2,467.29	532.71	159,564.10
14	10/20/2025	3,000.00	2,540.98	459.02	157,023.12
15	11/06/2025	3,000.00	2,451.49	548.51	154,571.63
16	11/20/2025	3,000.00	2,555.34	444.66	152,016.29
17	12/06/2025	3,000.00	2,500.22	499.78	149,516.07
18	12/20/2025	3,000.00	2,569.88	430.12	146,946.19
19	01/06/2026	3,000.00	2,486.70	513.30	144,459.49
20	01/20/2026	3,000.00	2,584.43	415.57	141,875.06
21	02/06/2026	3,000.00	2,504.41	495.59	139,370.65
22	02/20/2026	3,000.00	2,599.07	400.93	136,771.58
23	03/06/2026	3,000.00	2,606.55	393.45	134,165.03
24	03/20/2026	3,000.00	2,614.05	385.95	131,550.98
25	04/06/2026	3,000.00	2,540.47	459.53	129,010.51
26	04/20/2026	3,000.00	2,628.87	371.13	126,381.64
27	05/06/2026	3,000.00	2,584.50	415.50	123,797.14
28	05/20/2026	3,000.00	2,643.87	356.13	121,153.27
29	06/06/2026	3,000.00	2,576.79	423.21	118,576.48
30	06/20/2026	3,000.00	2,658.89	341.11	115,917.59
31	07/06/2026	3,000.00	2,618.90	381.10	113,298.69
32	07/20/2026	3,000.00	2,674.07	325.93	110,624.62
33	08/06/2026	3,000.00	2,613.57	386.43	108,011.05
34	08/20/2026	3,000.00	2,689.28	310.72	105,321.77
35	09/06/2026	3,000.00	2,632.09	367.91	102,689.68
36	09/20/2026	3,000.00	2,704.59	295.41	99,985.09
37	10/06/2026	3,000.00	2,671.28	328.72	97,313.81
38	10/20/2026	3,000.00	2,720.06	279.94	94,593.75
39	11/06/2026	3,000.00	2,669.57	330.43	91,924.18
40	11/20/2026	3,000.00	2,735.56	264.44	89,188.62
41	12/06/2026	3,000.00	2,706.78	293.22	86,481.84
42	12/20/2026	3,000.00	2,751.22	248.78	83,730.62
43	01/06/2027	3,000.00	2,707.52	292.48	81,023.10
44	01/20/2027	3,000.00	2,766.92	233.08	78,256.18
45	02/06/2027	3,000.00	2,726.64	273.36	75,529.54
46	02/20/2027	3,000.00	2,782.72	217.28	72,746.82
47	03/06/2027	3,000.00	2,790.73	209.27	69,956.09
48	03/20/2027	3,000.00	2,798.76	201.24	67,157.33
49	04/06/2027	3,000.00	2,765.41	234.59	64,391.92
50	04/20/2027	3,000.00	2,814.76	185.24	61,577.16

#5 cont'd

AMORTIZATION SCHEDULE

Principal Amount : 190,751.98 First Payment Date : 04/06/2025
Loan Date : 03/06/2025 Payment Day : 6
Interest Rate : 7.50000 Second Payment Day : 20
Term : 71 Payment Freq/Period : 1/S
Odd Days Int : Include in First Pmt Interest Method : ACTUAL/365
Prepaid/Financed : Prepaid Fee Amount : 0.00
APR : 7.50010

Payment Number	Payment Date	Payment Amount	Principal Pymt	Interest Pymt	Remaining Balance
51	05/06/2027	3,000.00	2,797.56	202.44	58,779.60
52	05/20/2027	3,000.00	2,830.91	169.09	55,948.69
53	06/06/2027	3,000.00	2,804.56	195.44	53,144.13
54	06/20/2027	3,000.00	2,847.12	152.88	50,297.01
55	07/06/2027	3,000.00	2,834.64	165.36	47,462.37
56	07/20/2027	3,000.00	2,863.46	136.54	44,598.91
57	08/06/2027	3,000.00	2,844.21	155.79	41,754.70
58	08/20/2027	3,000.00	2,879.88	120.12	38,874.82
59	09/06/2027	3,000.00	2,864.20	135.80	36,010.62
60	09/20/2027	3,000.00	2,896.41	103.59	33,114.21
61	10/06/2027	3,000.00	2,891.13	108.87	30,223.08
62	10/20/2027	3,000.00	2,913.06	86.94	27,310.02
63	11/06/2027	3,000.00	2,904.60	95.40	24,405.42
64	11/20/2027	3,000.00	2,929.79	70.21	21,475.63
65	12/06/2027	3,000.00	2,929.40	70.60	18,546.23
66	12/20/2027	3,000.00	2,946.65	53.35	15,599.58
67	01/06/2028	3,000.00	2,945.51	54.49	12,654.07
68	01/20/2028	3,000.00	2,963.60	36.40	9,690.47
69	02/06/2028	3,000.00	2,966.15	33.85	6,724.32
70	02/20/2028	3,000.00	2,980.66	19.34	3,743.66
71	03/06/2028	3,755.20	3,743.66	11.54	0.00

Totals: 213,755.20 190,751.98 23,003.22

*** END OF REPORT ***