

City of Scottsbluff, Nebraska

Monday, August 3, 2015

Regular Meeting

Item Claims2

Council to authorize the Mayor and the Leasing Corporation President to sign requisition certificate for payment of legal fees and reimbursement of downtown building purchases on the 2015 Lease Rental Bond.

Staff Contact: Renae Griffiths, Finance Director

(FORM OF REQUISITION CERTIFICATE)

Requisition No. 1
Date: 8-3-15

REQUISITION CERTIFICATE

TO: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE UNDER THE TRUST INDENTURE DATED FEBRUARY 15, 2003, BETWEEN THE CITY OF SCOTTSBLUFF LEASING CORPORATION, AND THE TRUSTEE, AS AMENDED AND SUPPLEMENTED FROM TIME TO TIME, AND THE LEASE DATED FEBRUARY 15, 2003, BETWEEN THE CORPORATION AND CITY OF SCOTTSBLUFF, NEBRASKA, AS AMENDED AND SUPPLEMENTED FROM TIME TO TIME

The undersigned hereby request that the following amounts be paid to the following payees for the following Project Costs as defined in said Lease:

<u>Amount</u>	<u>Payee and Address</u>	<u>Description</u>
\$14,000.00	Gilmore & Bell PC 450 Regency Pkwy, Suite 320 Omaha, NE 68114-3777	Legal fees
\$435,382.50	City of Scottsbluff 2525 Circle Drive Scottsbluff, NE 69361	Bldgs purchase reimbursement

We hereby state and certify that: (a) the amounts requested are or were necessary and appropriate in connection with the acquisition, construction, furnishing and equipping of the Project, have been properly incurred and are a proper charge against the Construction Fund, and have been paid by or are justly due to the persons whose names and addresses are stated above, have not been the basis of any previous requisition from the Construction Fund, and that such amounts are subject to capitalization for federal income tax purposes to the extent required by Revenue Procedure 82-26; and (b) as of this date, except for the amounts specified above, there are no outstanding statements which are due and payable for labor, wages, materials, supplies or services in connection with the acquisition, construction, furnishing and equipping of the Project which, if unpaid, might become the basis of a vendors', mechanics', laborers' or materialmen's statutory or similar lien upon the Project or any part thereof.

CITY OF SCOTTSBLUFF, NEBRASKA _____

By: _____
Title: _____

By: _____
Title: _____

GILMORE BELL

GILMORE & BELL PC
450 REGENCY PARKWAY, SUITE 320
OMAHA, NEBRASKA 68114-3777
402-991-9450 | 402-991-9455 FAX
GILMOREBELL.COM

June 24, 2015

City of Scottsbluff Leasing Corporation
2525 Circle Drive
Scottsbluff, Nebraska 69361
Attn: Renae L. Griffiths, Director of Finance

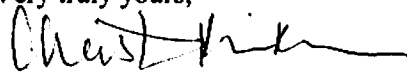
Re: \$3,725,000 City of Scottsbluff Leasing Corporation
Tax Supported Lease Rental Revenue and Refunding Bonds, Series 2015

Dear Ms. Griffiths:

Enclosed is our statement for legal services rendered in connection with the above-referenced issue.

It was a pleasure working with you on this matter. Please let us know at any time if we may be of further assistance to you.

Very truly yours,



Christine C. Klinker

CCK/dlt
Enclosure
601574.90005

GILMORE BELL

GILMORE & BELL PC
450 REGENCY PARKWAY, SUITE 320
OMAHA, NEBRASKA 68114-3777
402-991-9450 | 402-991-9455 FAX
GILMOREBELL.COM

EIN: 43-1611738

Matter No. 601574.90005

June 24, 2015

Invoice No. 2031430

City of Scottsbluff Leasing Corporation
\$3,725,000
Tax Supported Lease Rental Revenue and Refunding Bonds
Series 2015

For legal services rendered in connection with the issuance of the above-referenced financing.

\$14,000.00

Total Fees.....

\$14,000.00

WIRE or ACH INSTRUCTIONS:

Commerce Bank of Kansas City
Kansas City, Missouri
(ABA #101000019)
For the Account of Gilmore & Bell, P.C.
(Account #2765058)

Note: Please Reference the Invoice Number

MGR



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 15020022	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Buyer: City of Scottsbluff, Nebraska, a municipal corporation 2525 Circle Drive Scottsbluff, NE 69381	E. Name and Address of Seller: Theresa Lowe /k/a Theresa Johnson and Lance Lowe 1936 5th Avenue Deland, FL 32724	F. Name and Address of Lender:
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G. Property Location: 15 E. 18th Street Scottsbluff, NE 69381 Scotts Bluff County, Nebraska Pt of Lts 5 & 6, Blk 3 Seventh Add to Scottsbluff SB Cty, NE	H. Settlement Agent: Title Express Services LLC 1208 Avenue I, Suite B Scottsbluff, NE 69381 Ph. (308)632-2241 Piece of Settlement: 1208 Avenue I, Suite B Scottsbluff, NE 69381	I. Settlement Date: April 7, 2015
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J. Summary of Buyer's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Buyer:		400. Gross Amount Due to Seller:	
101. Contract sales price	147,000.00	401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement Charges to Buyer (Line 1400)	700.70	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Buyer	147,700.70	420. Gross Amount Due to Seller	
200. Amounts Paid by or in Behalf of Buyer		500. Reductions in Amount Due Seller	
201. Deposit or earnest money (p)	3,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209. 1/2 Owners Policy and CPL	263.25	509.	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Buyer	3,763.25	520. Total Reduction Amount Due Seller	
300. Cash at Settlement from/to Buyer		600. Cash at settlement to/from Seller	
301. Gross amount due from Buyer (line 120)	147,700.70	601. Gross amount due to Seller (line 420)	
302. Less amount paid by/for Buyer (line 220)	(3,763.25)	602. Less reductions due Seller (line 520)	
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Buyer	143,937.45	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	

* Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)
The undersigned hereby acknowledges receipt of a completed copy of this statement & any attachments referred to herein

Buyer City of Scottsbluff, Nebraska, a municipal corporation
BY: Randy Meininger-Mayer

The Public Reporting Burden for this collection of information is estimated to average 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges				Paid From	Paid From
Division of commission (line 700) as follows:				Buyer's	Seller's
701. \$	to			Funds at	Funds at
702. \$				Settlement	Settlement
703.					
704.	to				
705.					
801. Our origination charge		\$	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)		
803. Your adjusted origination charges			(from GFE #A)	0.00	
804. Appraisal fee	to		(from GFE #3)		
805. Credit Report	to		(from GFE #3)		
806. Tax service	to		(from GFE #3)		
807. Flood certification	to		(from GFE #3)		
808.			(from GFE #3)		
809.			(from GFE #3)		
810.			(from GFE #3)		
811.			(from GFE #3)		
901. Daily interest charges from	to	@ \$/day	(from GFE #10)		
902. MIP Tot Ins. for Life of Loan	months to		(from GFE #3)		
903. Homeowner's insurance for	years to		(from GFE #11)		
904.			(from GFE #11)		
905.			(from GFE #11)		
1001. Initial deposit for your escrow account			(from GFE #9)		
1002. Homeowner's insurance	months @ \$	per month \$			
1003. Mortgage insurance	months @ \$	per month \$			
1004. Property taxes					
1005.					
1006.	months @ \$	per month \$			
1007.	months @ \$	per month \$			
1008.					
1009.					
1101. Title services and lender's title insurance			(from GFE #4)	125.00	
1102. Settlement or closing fee					
1103. Owner's title insurance to TES Premium Account			(from GFE #5)	501.50	
1104. Lender's title insurance to TES Premium Account					
1105. Lender's title policy limit	\$				
1106. Owner's title policy limit	\$	147,000.00			
1107. Agent's portion of the total title insurance premium to Title Express Services LLC			\$	447.52	
1108. Underwriter's portion of the total title insurance premium to TES Premium Account			\$	78.98	
1109.					
1110.					
1111.					
1112.					
1113.					
1201. Government recording charges to Scotts Bluff County Register of Deeds			(from GFE #7)	10.00	
1202. Deed \$ 10.00 Mortgage \$ Releases \$ Other \$					
1203. Transfer taxes			(from GFE #8)		
1204. City/County tax/stamps					
1205. State tax/stamps					
1206.					
1207. 2014 Real Estate Taxes					
1301. Required services that you can shop for			(from GFE #8)		
1302. Post Inspection to ProQuality Pest Inspection Co.				64.20	
1303.					
1304.					
1305.					

*Paid outside of closing by borrower(B), seller(S), lender(L), or third-party(T)

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 & 3 of this three page statement

Title Express Services LLC, Settlement Agent

Certified to be a true copy.

We, the undersigned, do hereby certify that we are aware that the Federal Deposit Insurance Corporation (FDIC) coverage applies only to a cumulative maximum amount of \$100,000.00 for each individual depositor for all of depositor's accounts at the same related institution. Agency assumes no responsibility for, nor will Purchaser and Seller hold same liable for any loss occurring which arises from the fact that the amount of the above account may cause the aggregate amount of any individual depositor's accounts to exceed such amount and that the excess amount is not insured.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
	HUD-1 Line Number		
Charges That in Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201		10.00
Title services and lender's title insurance	#1101		125.00
Owner's title insurance to TES Premium Account	#1103		501.50
Total			636.50
Increase between GFE and HUD-1 Charges		\$ 636.50 or	0.00%

Charges That Can Change	Good Faith Estimate	HUD-1
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Loan Terms

Your initial loan amount is	
Your loan term is	N/A
Your initial interest rate is	_____ %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	N/A <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ months after _____. Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ _____.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on _____ and the monthly amount owed can rise to \$ _____. The maximum it can ever rise to is \$ _____.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ _____.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ _____ due in _____ years on _____.
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay those items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of \$N/A that results in a total initial monthly amount owed of \$N/A. This includes principal, interest, any mortgage insurance and any items checked below. <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD-1 Attachment

Buyer(s): City of Scottsbluff, Nebraska, a municipal corporation
2525 Circle Drive
Scottsbluff, NE 69361

Settlement Agent: Title Express Services LLC
(308)832-2241
Place of Settlement: 1208 Avenue I, Suite B
Scottsbluff, NE 69361
Settlement Date: April 7, 2015
Property Location: 15 E. 18th Street
Scottsbluff, NE 69361
Scotts Bluff County, Nebraska
Pt of Lts 5 & 6, Blk 3
Seventh Add to Scottsbluff
SB Cty, NE

Title Services and Lender's Title Insurance Details

Settlement/Closing Fee to Title Express Services LLC	100.00
Closing Protection letter to Title Express Services LLC	25.00
Total	\$ 125.00

Owner's Title Insurance

Owner's Policy Premium to TES Premium Account	501.50
Total	\$ 501.50

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

City of Scottsbluff, Nebraska, a municipal corporation

BY: _____
Randy Meininger-Mayor

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

(15020022.PFD/15020022/15)

Brandt Appraisal Co., Inc.
Post Office Box 71,
Scottsbluff, NE 69363-0071

March 6, 2015

Invoice # 2485/2486

Ms. Darlene Kovarik
Century 21
1208 Avenue I
Scottsbluff, Nebraska

Subject: Two Office Buildings
15 and 23 East 18th Street
Scottsbluff, Nebraska

Work Performed: \$5,000
Less Retainer -\$2,500

Total Amount Due: \$2,500

Payment due Net 10 Days

Past due accounts will be charged at 1 ½% per month (18% per annum),
or \$10.00/month minimum, on unpaid balance.
FED ID #47-0492490

*ok to pay
NS
4/2/15*

Make checks Payable to:
Brandt Appraisal Company, Inc.
Post Office Box 71
Scottsbluff, Nebraska 69363-0071

Run through claims

Make Payable to:

*Vendor: 8332
HomeTeam Realty, Inc.*

*Contingency:
111-58-111-113*



A. Settlement Statement (HUD-1)

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 15020034	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name and Address of Buyer: City of Scottsbluff 2525 Circle Drive Scottsbluff, NE 69381	E. Name and Address of Seller: Marc D. Essert and Pamela G. Essert 1160 E. 24th Avenue Torrington, WY 82240	F. Name and Address of Lender:
G. Property Location: 23 E. 18th Street Scottsbluff, NE 69381 Scotts Bluff County, Nebraska S 3/4 of W 45' of E 80' of Lot 5 & E 89.8' of Lot 6, Blk 3, Seventh Add	H. Settlement Agent: Title Express Services LLC 1208 Avenue I, Suite B Scottsbluff, NE 69381 Place of Settlement: 1208 Avenue I, Suite B Scottsbluff, NE 69381	I. Settlement Date: April 7, 2015

J. Summary of Buyer's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Buyer:		400. Gross Amount Due to Seller:	
101. Contract sales price	282,500.00	401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement Charges to Buyer (Line 1400)	502.75	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Buyer	283,002.75	420. Gross Amount Due to Seller	
200. Amounts Paid by or in Behalf of Buyer		500. Reductions in Amount Due Seller	
201. Deposit or earnest money (2)	20,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Buyer	20,000.00	520. Total Reduction Amount Due Seller	
300. Cash at Settlement from/to Buyer		600. Cash at settlement to/from Seller	
301. Gross amount due from Buyer (line 120)	283,002.75	601. Gross amount due to Seller (line 420)	
302. Less amount paid by/for Buyer (line 220)	(20,000.00)	602. Less reductions due Seller (line 520)	
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Buyer (4) ✓	283,002.75	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	

*Paid outside of closing by borrower(s), seller(s), lender(s), or third party(s)
I/We undersigned hereby acknowledge receipt of a completed copy of this statement & any attachments referred to herein

Buyer City of Scottsbluff
BY: _____

L. Settlement Charges				Paid From	Paid From
Division of commission (line 700) as follows:				Buyer's	Seller's
701. \$	to			Funds at	Funds at
702. \$				Settlement	Settlement
703.					
704.	to				
705.					
Origination Charges					
801. Origination charge		\$	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen		\$	(from GFE #2)		
803. Your adjusted origination charges			(from GFE #A)	0.00	
804. Appraisal fee	to		(from GFE #3)		
805. Credit Report	to		(from GFE #3)		
806. Tax service	to		(from GFE #3)		
807. Flood certification	to		(from GFE #3)		
808.			(from GFE #3)		
809.			(from GFE #3)		
810.			(from GFE #3)		
811.			(from GFE #3)		
Insurance					
901. Daily interest charges from	to	@	\$/day (from GFE #10)		
902. MIP Tot Ins. for Life of Loan	months to		(from GFE #3)		
903. Homeowner's insurance for	years to		(from GFE #11)		
904.			(from GFE #11)		
905.			(from GFE #11)		
Escrow					
1001. Initial deposit for your escrow account			(from GFE #9)		
1002. Homeowner's insurance	months @	\$	per month \$		
1003. Mortgage insurance	months @	\$	per month \$		
1004. Property taxes			\$		
1005.			\$		
1006.	months @	\$	per month \$		
1007.	months @	\$	per month \$		
1008.			\$		
1009.			\$		
Title Insurance					
1101. Title services and lender's title insurance			(from GFE #4)	100.00	
1102. Settlement or closing fee			\$		
1103. Owner's title insurance to TES Premium Account			(from GFE #5) plus CPL/\$25.00	389.75	
1104. Lender's title insurance to TES Premium Account			\$		
1105. Lender's title policy limit		\$			
1106. Owner's title policy limit		\$	282,500.00		
1107. Agent's portion of the total title insurance premium	to	Title Express Services LLC	\$	678.72	
1108. Underwriter's portion of the total title insurance premium	to	TES Premium Account	\$	119.78	
1109.			\$		
1110.			\$		
1111.			\$		
1112.			\$		
1113.			\$		
Taxes					
1201. Government recording charges	to	Scotts Bluff County Registrar of Deeds	(from GFE #7)	18.00	
1202. Dood \$	18.00	Mortgage \$	Releases \$	Other \$	
1203. Transfer taxes				(from GFE #8)	
1204. City/County tax/stamps					
1205. State tax/stamps					
1206.					
1207. 2014 Real Estate Taxes				POC/84079.68	
Other					
1301. Required services that you can shop for			(from GFE #8)		
1302.			\$		
1303.			\$		
1304.			\$		
1305.			\$		

* Paid outside of closing by borrower(s), seller(s), lender(s), or third-party(ies)

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 & 3 of this three page statement

Certified to be a true copy

Title Express Services LLC, Settlement Agent

We, the undersigned, do hereby certify that we are aware that the Federal Deposit Insurance Corporation (FDIC) coverage applies only to a cumulative maximum amount of \$100,000.00 for each individual depositor for all of depositor's accounts at the same related institution. Agency assumes no responsibility for, nor will Purchaser and Seller hold same liable for any loss occurring which arises from the fact that the amount of the above account may cause the aggregate amount of any individual depositor's accounts to exceed such amount and that the excess amount is not insured.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
	HUD-1 Line Number		
Charges That in Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201		18.00
Title services and lender's title insurance	#1101		100.00
Owner's title insurance to TES Premium Account	#1103		368.75
Total			502.75
Increase between GFE and HUD-1 Charges		\$ 502.75 or	0.00%

Charges That Can Change	Good Faith Estimate	HUD-1
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Loan Terms

Your initial loan amount is	
Your loan term is	N/A
Your initial interest rate is	_____ %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	N/A <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ months after _____. Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$_____.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on _____ and the monthly amount owed can rise to \$_____. The maximum it can ever rise to is \$_____.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$_____.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$_____ due in _____ years on _____.
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of \$N/A that results in a total initial monthly amount owed of \$N/A. This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood insurance <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

HUD-1 Attachment

Buyer(s): City of Scottsbluff
2525 Circle Drive
Scottsbluff, NE 69361

Settlement Agent: Title Express Services LLC
(308)632-2241

Place of Settlement: 1208 Avenue I, Suite B
Scottsbluff, NE 69361

Settlement Date: April 7, 2015

Property Location: 23 E. 18th Street
Scottsbluff, NE 69361
Scotts Bluff County, Nebraska
S 5' of W 45' of E 80' of
Lot 6 & E 89.6' of Lot 6, Blk
3, Seventh Add

Title Services and Lender's Title Insurance Details

Settlement/Closing Fee	100.00
to Title Express Services LLC	
Total	\$ 100.00

Owner's Title Insurance

Owner's Policy Premium	386.75
to TES Premium Account	
Total	\$ 386.75

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

City of Scottsbluff

BY: _____

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

(15020034.PFD/15020034/10)



Home Team Realty
 1208 Avenue J, PO Box 2425
 Scottsbluff, Nebraska 69363-2425
 Office (308) 632-7141
 Fax (308) 632-5349
 Toll Free (800) 898-7921
 Web Site www.c21hometeam.net

I N V O I C E

TO: City of Scottsbluff
2525 Circle Drive
Scottsbluff, Nebraska 69361

Amount due; Reimbursement for prepayment of \$2,500.00 for
initiating Appraisals for 15 E 18th Street and
23 E 18th Street, Scottsbluff, Nebraska .

AMOUNT DUE.....\$2,500.00

SEE ATTACHED EMAIL
FROM GARY BRANDT, APPRAISER.

Please make check payable to Century 21, Home Team Realty.

Thank you.

*OK to Pay
 NJ
 2/20/15*

111-5811-113

08332



Each Office Is Independently Owned And Operated

General Ledger Account Manager: 111-56111-113													
111-56111-113													
Fiscal 10/01/2014 - 09/30/2015													
Balance: 435,382.50													
Pending: 0.00													
CONTINGENCY													
General	Post Date	Pack	Description	Amount	Module	Process	Period	Cash Transac	Cash Transac	IFT	Source Trans	Project Month	Project Account
Segmentation													
Report Groups	06/01/2015	GLPKT02374	Act'l. due for cl	6.50	Accounts Pay	APPayable	June		<None>	False	Item - INV000		
Notes	04/09/2015	GLPKT02254	GLPKT02724	64.20	Cash/ing	CLEndOfDay	April		<None>	False	4/9/2015		
Authorization	04/06/2015	GLPKT02224	Account bal	2,500.00	Accounts Pay	APPayable	April		<None>	False	Item - INV000		
Budget	03/18/2015	GLPKT02145	Cashiers ck to	143,937.45	Accounts Pay	APPayable	March		<None>	False	Item - INV000		
Summary	03/13/2015	GLPKT02145	Cashiers ck to	143,937.45	Accounts Pay	APPayable	March		<None>	False	Item - INV000		
Detail	03/02/2015	GLPKT02056	PARTIAL PAY	2,500.00	Accounts Pay	APPayable	March		<None>	False	Item - 2-20-15		
Period Distributi	02/19/2015	GLPKT02028	Emcal Dvcm	20,000.00	Accounts Pay	APPayable	February		<None>	False	Item - INV000		
Adjustments	02/06/2015	GLPKT01958	Emcal Dvcm	3,500.00	Accounts Pay	APPayable	February		<None>	False	Item - INV000		
Budget Notes													
History													
Detail													
Period Activity													
Fiscals													
Journal Entries													
Encumbrances													
Reserves													
Legacy History													
Account													
Totals				435,382.50									

also diff from added due, unmaterial

Renae Griffiths

From: Renae Griffiths
Sent: Tuesday, June 16, 2015 7:44 AM
To: Klinker, Christine (G&B) (cklinker@gilmorebell.com)
Subject: FW: Downtown buildings

Good morning,

I think this is what you're asking for? The corresponding dates and payee is:

Century 21	2-6-15
Home Team Realty	3-2-15
Title Express	3-18-15

Home Team Realty	2-18-15
Home Team Realty	4-6-15
Title Express	3-18-15

Hope this is what you're needing, Thanks,
Renae

From: Renae Griffiths
Sent: Wednesday, April 22, 2015 1:38 PM
To: Scott Keene; ROGERS, MICHAEL (mrogers@gilmorebell.com)
Cc: Nathan Johnson
Subject: Downtown buildings

Scott and Mike,

The total we've paid to buy those buildings are:

- 15 East 18th
 - Earnest deposit - \$3,500
 - Appraisal - \$2,500 ②
 - Closing amount due - \$143,943.95 ①
 - Total - \$149,943.95
- 23 East 18th
 - Earnest deposit - \$20,000
 - Appraisal - \$2,500 ③
 - Closing amount due - \$262,938.55 ④
 - Total - \$285,438.55

Total of both = ~~\$435,376~~ 435,382.50

These amounts were all paid by general fund money via a check that needs to be reimbursed back to the general fund.

Something to keep in mind, will the bonding of this through the Leasing Corp still work if there's a plan that these buildings are demolished?

Let me know if you need anything else from me. Thank you,
Renae