

RESOLUTION NUMBER 7809

WHEREAS, the City of Beatrice, Nebraska is an eligible unit of a General Local Government authorized to file an application under the Housing and Community Development Act of 1974, as amended for small City's Community Development Block Grant Program; and

WHEREAS, the City of Beatrice was awarded a Four Hundred Thirty-Five Thousand Dollars (\$435,000.00) Community Development Block Grant ("CDBG") from the Nebraska Department of Economic Development ("NDED") for a Downtown Revitalization Project ("23-DTR-002"); and

WHEREAS, the City of Beatrice has decided to use the CDBG funds for a Downtown Revitalization Program; and

WHEREAS, Hydo Properties, LLC, a Nebraska Limited Liability Company and Todd A. Hydo and Soni Hydo, husband and wife, applied to participate in the Downtown Revitalization Program for their building located at 303 Court Street, Beatrice, Nebraska; and

WHEREAS, the City of Beatrice desires to enter into an agreement to loan Sixty-Two Thousand Nine Hundred Eighty-One Dollars and Twenty-Five Cents (\$62,981.25) to Hydo Properties, LLC and Todd A. Hydo and Soni Hydo, as part of the Downtown Revitalization Program and CDBG Grant 23-DTR-002.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF BEATRICE, NEBRASKA:


SECTION 1. That the Mayor, City Attorney, and the City Clerk be authorized to execute the Loan Agreement, Promissory Note, Personal Guaranty, and Deed of Trust between the City of Beatrice and Hydo Properties, LLC and Todd A. Hydo and Soni Hydo, for a direct loan in the amount of Sixty-Two Thousand Nine Hundred Eighty-One Dollars and Twenty-Five Cents (\$62,981.25) from the City's CDBG Downtown Revitalization Grant (23-DTR-002) and to execute

all other documents in accordance with the provisions of the same.

SECTION 2. That all resolutions or parts of resolutions in conflict herewith are hereby repealed.

RESOLUTION PASSED AND ADOPTED this 15th day of June, 2026.

Attest:


Erin Saathoff, MMC, City Clerk


Robert Morgan, Mayor

**BEATRICE DOWNTOWN REVITALIZATION IMPROVEMENT PROGRAM
LOAN AGREEMENT
23-DTR-002**

THIS AGREEMENT dated the 15th day of June, 2026, is entered into by and between Hydo Properties, LLC, a Nebraska Limited Liability Company and Todd A. Hydo and Soni Hydo, husband and wife, (herein after jointly referred to as "Borrower") and City of Beatrice, Nebraska, a Municipal corporation ("Lender").

WHEREAS, Lender submitted a Downtown Revitalization ("DTR") application to the Nebraska Department of Economic Development ("DED") for a Community Development Block Grant ("CDBG");

WHEREAS, DED approved Lender's application for a DTR grant;

WHEREAS, Lender has decided to use the CDBG funds from the DTR grant to implement a Downtown Revitalization Improvement Program; and

WHEREAS, Borrower has applied to Lender in participate in the Downtown Revitalization Improvement Program.

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein, the parties agree as follows:

PART I: THE LOAN

1.01 Purpose of Loan.

Lender has agreed to lend money to Borrower to make improvements to Borrower's building located at:

Lot Five (5), Block Sixty-Five (65), Beatrice Original Town, now City of Beatrice, Gage County, Nebraska.

Commonly referred to as: 303 Court Street, Beatrice, Nebraska ("Property").

The exact nature and extent of improvements Borrower will make to their Property are set forth in Borrower's application and environmental review. The improvements Borrower will make to their Property shall be hereinafter referred to as the "Project". A copy of Borrower's application and environmental review are attached hereto and incorporated by reference. Borrower agrees that it will use the loan funds received pursuant to this agreement only for the Project.

1.02 The Loan, Rate, and Draw Down

Subject to the terms and conditions of this Agreement, Lender agrees to lend to Borrower, and Borrower agrees to borrow from the Lender the amount of Sixty-Two Thousand Nine Hundred Eighty-One Dollars and Twenty-Five Cents (\$62,981.25) at an interest rate of six point seven five percent (6.75%) per annum.

The disbursement of funds shall be done on a reimbursement basis. Borrower shall have the work for the Project done and then submit invoices and receipts to Lender. Lender will then submit those invoices and receipts to DED and request DED to release the funds. Once the funds have been released by DED and received by Lender, the Lender will then disperse the funds to Borrower. Borrower acknowledges that this disbursement of funds may take sixty (60) to ninety (90) days and that Lender is not required to request reimbursement from DED the same day that Borrower submits their invoices and receipts to Lender. Lender has to right to package or pool reimbursement requests together and submit them to DED on a periodic basis.

1.03 The Term and Repayment.

This Loan and corresponding Promissory Note shall have a term of five (5) years.

If Borrower retains all of the improvements made to the Property as part of the Project for five (5) years then Lender shall forgive the all of the principal and interest due and payable under this Agreement.

If Borrower does not retain all of the improvements made to the Property as part of the Project for five (5) years or if any action by Borrower causes DED to require Lender to repay part or all of the DTR Grant (23-DTR-002) then the entire principal and interest due from Borrower shall by due and payable immediately. Borrower shall have a tenant leasing the Property within six (6) months of completion of work paid for with the funds or Borrower may be responsible to repay all funds received from Lender.

For the purposes of this Agreement, the Borrower's five (5) year clock starts once the Project is complete and the Borrower has received their final disbursement of funds from Lender.

Borrower acknowledges that there may be tax consequences if this loan is forgiven; and that Borrower has had an opportunity to consult their tax advisor.

1.04 Security Position.

Borrower shall execute a Promissory Note, Personal Guaranty, and Deed of Trust on property owned by Borrower naming Lender as Beneficiary. Said property is commonly referred to as 303 Court Street, Beatrice, Nebraska.

PART II: REPRESENTATIONS AND WARRANTIES.

Borrower represents and covenants the following:

2.01 Duly Organized.

Borrower has the power to enter into this Agreement and to borrow.

2.02 Duly Authorized.

The making and performance by Borrower of this Agreement, and the execution and delivery of the Promissory Note in a form satisfactory to Lender (the "Note" or "Promissory Note"), a Personal Guaranty, and a Deed of Trust have been duly authorized by all necessary action and will not violate any law, rule, regulation, order, writ, judgment, decree, determination or award presently in effect having applicability to Borrower or result in a breach of or constitute a default under any indenture or bank loan or credit agreement or any other agreement or instrument to which Borrower is a party or by which it or its property may be bound or affected.

2.03 Legally Binding Instruments.

When this Agreement is executed by Borrower and Lender, and when the Note are executed and delivered by Borrower, each such instrument will constitute the legal, valid, and binding obligation of Borrower in accordance with its terms. Any security agreements and instruments, financing statements, deeds of trust, mortgages, personal guaranty, and other liens on chattel or real estate will constitute legal, valid and binding liens.

2.04 No Legal Suits.

There are no legal actions, suits, or proceedings pending or, to the knowledge of Borrower, threatened against Borrower before any court or administrative agency, which if determined adversely to Borrower, would have a material adverse effect on the financial condition or business of Borrower.

2.05 No Legal Authorization Needed.

No authorization, consent or approval, or any formal exemption of any Governmental body, regulatory authorities (federal, state, or local) or mortgagee, creditor or third party, is or was necessary for the valid execution and delivery by Borrower of this Agreement.

2.06 Not in Default.

Borrower is not in default of any obligation, covenant, or condition contained in any bond, debenture, note, or other evidence of indebtedness or any mortgage or collateral instrument securing the same.

2.07 Taxes Are Paid.

Borrower has filed all tax returns which are required and has paid or made provision for the payment of all taxes which have or may become due pursuant to said returns or pursuant to any assessments levied against Borrower or its personal or real property by any taxing agency, federal, state or local. No tax liability has been asserted by the Internal Revenue Service or other taxing agency, federal, state, or local for taxes materially in excess of those already provided for and Borrower knows of no basis for any such deficiency assessment.

2.08 No Adverse Change.

Borrower certifies that there has been no adverse or material change since the date of the loan application in the financial condition, organization, operating, business prospects, fixed properties, or personnel of Borrower.

PART III. CONDITIONS OF LENDING.

The obligation of Lender to make the Loan will be subject to the fulfillment at the time of closing of each of the following conditions:

3.01 Execution and delivery of Note and Loan Agreement.

Borrower will have executed and delivered to Lender this Loan Agreement, the Promissory Note, and Personal Guaranty in a form satisfactory to Lender and its Counsel.

3.02 Execution and Delivery of Other Documents.

Borrower will have executed and delivered to Lender the Promissory Note, Deed of Trust, and Personal Guaranty.

3.03 Omitted on Purpose.

3.04 Omitted on Purpose.

3.05 Governmental Approval.

Borrower will have secured all necessary approvals or consents, if required, of Governmental bodies or agencies having jurisdiction with respect to any construction contemplated in accordance with the use of proceeds of the loan.

3.06 Approval of Others.

Borrower will have secured all necessary approvals or consents required with respect to this transaction by any mortgagor, creditor, or other party having any financial interest in Borrower.

PART IV: AFFIRMATIVE COVENANTS OF BORROWER.

Borrower agrees to comply with the following covenants from this date until Lender has been fully repaid with interest, unless Lender or its Assigns otherwise consent in writing:

4.01 Payment of the Loan.

Borrower agrees to pay punctually the principal and interest on the Note according to the terms and conditions and to pay punctually any other amounts that may become due and payable to Lender pursuant to the terms of this Agreement.

4.02 Payment of Other Indebtedness.

Borrower agrees to pay punctually the principal and interest due on any other indebtedness now or at any time owing by Borrower to Lender or any other lender.

4.03 Maintain and Insure Property.

Borrower agrees at all times to maintain the property provided as security for this Loan in such condition and repair that Lender's security will be adequately protected. Borrower also agrees to maintain during the term of the Loan adequate hazard insurance policies covering fire and extended coverage and such other hazards as may be deemed appropriate in amounts and form sufficient to prevent Borrower from becoming a co-insurer and issued by companies satisfactory to Lender with an acceptable loss payee clause in favor of Lender.

4.04 Pay All Taxes.

Borrower agrees to duly pay and discharge all taxes, assessments and governmental charges upon it or against its properties prior to the date on which penalties are attached, except that Borrower will not be required to pay any such tax, assessment or governmental charge which is being contested by it in good faith and by appropriate proceedings.

4.05 Omitted on Purpose.

4.06 Provide Financial Information.

Borrower agrees to maintain adequate records and books of account, in which complete entries will be made reflecting all of its business and financial transactions, such entries to be made in accordance with generally accepted principles of good accounting practice consistently applied in the case of financial transactions.

Borrower agrees to provide financial information, and execute and deliver any and all additional documents and instruments as may be reasonably requested by Lender, its assigns or counsel, within thirty (30) calendar days of being requested.

Borrower further agrees to provide written notice to Lender of any public hearing or meeting before any administrative or other public agency which may, in any manner, affect the chattel, personal property or real estate securing the loan.

4.07 Right to Inspection.

Borrower agrees to grant to Lender until the Note has been fully repaid with interest the right at all reasonable hours to inspect the Collateral used to secure the Loan; and Borrower further agrees to provide Lender free access to Borrower's premises for the purpose of such inspection to determine the condition of the real estate.

4.08 Null and Void Covenants.

Borrower agrees that in the event that any provision of this Loan Agreement or any other instrument executed at closing or the application to any person or circumstances will be declared null and void, invalid, or held for any reason to be unenforceable by a Court of competent jurisdiction, the remainder of such agreement will nevertheless remain in full force and effect, and to this end, the provisions, of all covenants, conditions, and agreements described herein are deemed separate.

4.09 Closing Costs.

Borrower agrees to pay all fees, expenses and charges with respect to the loan, or its making or transfer to the Lender in any way connected including, but not limited to, the fees and out-of-pocket expenses of local counsel employed by Lender, title insurance, and survey costs, recording and filing fees, mortgage taxes, documentary stamp tax and any other taxes, fees and expenses payable in connection with this transaction and with the enforcement of this Agreement and Note.

4.10 Notice of Default.

Borrower agrees to give written notice to Lender of any event, within fifteen (15) business days of the event, which constitutes an Event of Default under this Loan Agreement as described in Article VI or that would, with notice or lapse of time or both, constitute an Event of Default under this Loan Agreement.

4.11 Indemnification.

Borrower agrees to indemnify and save Lender or its Assigns harmless against any and all liability with respect to, or resulting from, any delay in discharging any obligation of Borrower to this Agreement or the transactions contemplated hereby or from any aspect of the Project.

4.12 Expenses of Collection or Enforcement.

Borrower agrees, if at any time Borrower defaults on any provision of this Loan Agreement, to pay to Lender in addition to any other amounts that may be due from Borrower, an amount equal to the costs and expenses of collection, enforcement or correction or waiver of the default incurred by Lender or its successors and assigns in such collection, enforcement, correction or waiver of default.

4.13 Omitted on Purpose.

4.14 Compliance With Law.

Evidence satisfactory to Lender will be furnished certifying that all improvements and their use comply fully with all applicable zoning and building laws, ordinances and regulations, and all other applicable federal, state and municipal law requirements. The loan will be in all respects legal and will not violate any applicable law or other requirements of any governmental authority.

4.15 Environmental Protection Laws.

Receipt of evidence satisfactory to Lender of compliance with all applicable environmental protection and land use and development laws, ordinances and regulations of all federal, state and local governmental authorities and agencies having jurisdiction.

4.16 Omitted on Purpose.

4.17 Omitted on Purpose.

4.18 Omitted on Purpose.

PART V: NEGATIVE COVENANTS OF BORROWER.

Borrower covenants and agrees that, from this date until payment in full of the Note, unless Lender or its successors and assigns otherwise consent in writing, it will not enter into any agreement or other commitment the performance of which would constitute a breach of any of the covenants contained in this Loan Agreement including, but not limited to the following covenants:

5.01 Encumber the Pledged Assets.

Borrower will neither create nor suffer to exist any new mortgage, pledge, lien, charge or encumbrance, including liens arising from judgments, on the property provided as security for this loan which is superior to the claims and/or liens of Lender.

5.02 Change Ownership.

The principals of Borrower will not permit without the written permission of Lender any material change in the ownership, structure, control, or operation of Borrower or Property including but not limited to (a) merger into or consolidation with any other person, firm or corporation; (b) changing the nature of its business as carried out at the date hereof; (c) changing the nature of its business as carried out at the date hereof; (d) substantial distribution, liquidation or other disposal of Borrower's assets to the members; and (e) changing the ownership of the Property. Should any material change in the ownership, structure, control, or operation of Borrower or Property occur, Lender reserves the right to renegotiate this Agreement pursuant to Section 7.02, or declare the entire unpaid principal of the Note and the accrued interest immediately due and payable upon written demand of Lender or their assigns.

PART VI: EVENTS OF DEFAULT.

The entire unpaid principal of the Note and the accrued interest will become and be immediately due and payable upon the written demand of Lender, except where noted, without any other notice or demand of any kind of any presentment or protest, if any one of the following events (an "Event of Default") occurs and continues at the time of such demand, whether voluntarily or involuntarily, or without limitation, occurring or brought about by operation of law or pursuant to or in compliance with any judgment, decree or order of any court or any order, rules or regulation of any administrative or governmental body, provided, however, that such sum will not be then payable if Borrower's payments have been waived, or the time for making Borrower's payments has been extended by Lender.

6.01 Nonpayment of Loan.

If Borrower fails to make payment when due of any installment of principal on the Note or accrued interest and if the default remains unremedied for thirty (30) calendar days after written notice thereof.

6.02 Nonpayment of Other Indebtedness.

If default is made in the payment when due of any installment of principal or of interest on any of Borrower's other indebtedness and if such default remains unremedied for thirty (30) calendar days after written notice thereof.

6.03 Incorrect Representation or Warranty.

Any representation or warranty contained in, or made in connection with the execution and delivery of, this Loan Agreement, or Grant Application or in any provided information proves to be incorrect.

6.04 Default in Covenants.

Borrower will default in the performance of any other term, covenant or agreement contained in this Loan Agreement, and such default continues unremedied for thirty (30) calendar days after either: i) it becomes known to an executive officer of Borrower; or ii) written notice has been given to Borrower by Lender.

6.05 Voluntary Insolvency.

If Borrower becomes insolvent or ceases to pay its debts as they mature or voluntarily files a petition seeking reorganization of its business, or the appointment of a receiver, trustee, of liquidation of a substantial portion of its assets effects a plan or other arrangement with creditor's, or be adjudicated bankrupt, or make a voluntary assignment for the benefit of creditors.

6.06 Involuntary Insolvency.

If an Involuntary petition is filed against Borrower under any bankruptcy, insolvency or similar law or seeking the reorganization of or the appointment of any receiver, trustee or liquidate for Borrower, or of a substantial part of the property of Borrower, or a writ or warrant of attachment or similar process will be issued against a substantial part of the property of Borrower, and such petition is not dismissed, or such writ or warrant of attachment or similar process is not released or bonded, within thirty (30) calendar days after filing or levy.

6.07 Omitted on Purpose.

PART VII: MISCELLANEOUS

7.01 Waiver of Notice.

No failure or delay on the part of Lender in exercising any right, power, or remedy hereunder will operate as a waiver thereof, nor will any single or partial exercise of any such right, power, or remedy preclude any other or further exercise thereof or the exercise of any other right, power or remedy hereunder. No modification or waiver of any provision of this Loan Agreement or of the Notes, nor any consent to same will be effective unless it is in writing and then such waiver or consent will be effective only in the specific instance and for the specific purpose for which given. No notice to or demand on Borrower in any case will entitle Borrower to any other or further notice or demand in similar or other circumstances.

7.02 Amendments.

Borrower and Lender or its Assigns reserves all rights to amend any provisions of this Agreement, to consent to or waive any departure from the provisions of this Loan Agreement, to amend or consent to or waive departure from the provisions of the Note and to release or otherwise deal with any collateral security for payment of the Note provided, all such amendments must be in writing and executed by Lender or its Assigns, and Borrower.

7.03 Notices.

All notices, consents, requests, demands and other communication will be in writing and will be deemed to have been duly given to a party if mailed to the Lender at 400 Ella Street, Beatrice, Nebraska 68310, and to Borrower at PO Box 5, Beatrice, NE 68310.

7.04 Survival of Representations and Warranties.

All agreements, representations, and warranties made by Borrowers or any other documents or certificate delivered to the Lender in connection with the transactions contemplated by this Loan Agreement will survive the delivery of this Agreement, the Note and the Security Agreement, and will continue in full force and effect so long as the Note is outstanding.

7.05 Successors and Assigns.

This Loan Agreement will be binding upon Borrower, its Successors, and Assigns. Borrower may not assign or transfer its rights without prior written consent of Lender.

7.06 Counterparts.

This Loan Agreement may be executed in any number of counterparts, each of which will be deemed an original, but all of which together will constitute one and the same instrument.

7.07 Governing Law.

This Loan Agreement, the Note, Personal Guaranty, and the Deed of Trust will be deemed contracts made under the laws of the State of Nebraska and for all purposes will be construed in accordance with the laws of this State.

7.08 Article and Section Headings.

Article and Section headings used in the Agreement are for convenience only and will not affect the construction of this Agreement.

7.09 Effective Agreement.

This agreement, together with the Note, Personal Guaranty, Deed of Trust, application or agreement incorporated herein by reference, comprises the complete and integrated agreement of the parties with regard to the subject matter hereof and supersedes all prior agreements, written or oral, with regard to the subject matter hereof.

IN WITNESS WHEREOF, the parties hereto have each caused this Loan Agreement to be executed.

LENDER:
THE CITY OF BEATRICE,
NEBRASKA, a Municipal
Corporation

BORROWER:
Hydo Properties, LLC,
a Nebraska Limited Liability Company

BY: [Signature]
Robert Morgan, Mayor

BY: [Signature]
Todd A. Hydo, Member

6-15-20
DATE

6.5.2026
DATE

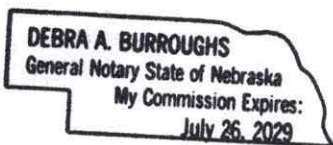
Attest:
[Signature]
Erin Saathoff, City Clerk

BORROWER:
Todd A. Hydo, individually
[Signature]
Todd A. Hydo

BORROWER:
Soni Hydo, individually
[Signature]
Soni Hydo

STATE OF NEBRASKA)
) ss.
COUNTY OF GAGE)

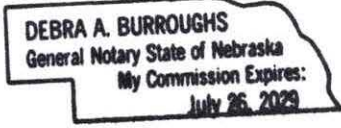
The foregoing instrument was acknowledged before me on this 5 day of June, 2026 by Todd A. Hydo, Member of Hydo Properties, LLC, to be his voluntary act and deed on behalf of said company.



[Signature]
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF GAGE)

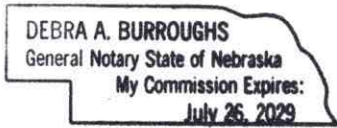
The foregoing instrument was acknowledged before me on this 5 day of June, 2026 by Todd A. Hydo, to be his voluntary act and deed.



Debra A Burroughs
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF GAGE)

The foregoing instrument was acknowledged before me on this 5 day of June, 2026 by Soni Hydo, to be her voluntary act and deed.



Debra A Burroughs
Notary Public

**PROMISSORY NOTE
TODD A. HYDO AND SONI HYDO
DOWNTOWN REVITALIZATION IMPROVEMENT PROGRAM**

\$62,981.25

Beatrice, Nebraska

For Value Received, the undersigned, Hydo Properties LLC, a Nebraska Limited Liability Company, and Todd A. Hydo and Soni Hydo, husband and wife, (all jointly hereafter known as the "Borrower"), promises to pay to the City of Beatrice, Nebraska, a Municipal Corporation, (the "Lender"), the principal sum of Sixty-Two Thousand Nine Hundred Eighty-One Dollars and Twenty-Five Cents (\$62,981.25), together with interest accruing at the rate of six point seven five percent (6.75%) per annum on the remaining principal balance.

Interest shall begin to accrue immediately upon the first drawdown of funds as set forth in the Loan Agreement, marked as Exhibit "A" attached hereto.

As set forth in the Loan Agreement, the Borrower shall pay interest and principal payments to Lender.

All payments and any notice to the City of Beatrice will be made at 400 Ella Street, Beatrice, Nebraska, 68310, or such other address as designated to the Borrower in writing. Any notice to the Borrower, will be given to the Borrower at the following address: PO Box 5, Beatrice, Nebraska, 68310, or at such other address as the Borrower will have designated to the Lender in writing.

This debt may be prepaid in whole or in part at any time, without penalty or fee.

This Note is to be secured by the Loan Agreement, attached hereto and marked as Exhibit "A", and a Personal Guaranty of Todd A. Hydo and Soni Hydo and is subject to any additional terms therein.

It is agreed that if there is a default in the payment of this Note after written notice thereof to Borrower or if default is made under the terms of the Loan Agreement, then, at the option of the Lender, the principal sum, with accrued interest, shall become immediately due and payable.

It is further understood and agreed that, in the event of sale or a material change in the ownership of the Borrower, then this Note shall immediately become due and payable.

The undersigned:

- (a) Waives demand, presentment, protest, notice of protest, suit against any party and all other requirements necessary to hold it;
- (b) Agrees to pay after default all costs of collecting or attempting to collect this note, including reasonable attorneys' fees; and
- (c) Waives as to this debt or any renewal or extension, or of any part, all rights of exemption under the constitution or laws of the State of Nebraska or any other state as to personal property.

This Note and all provisions are binding on the Borrower, its successors and assigns, and will inure to the benefit of the Lender, its successors and assigns. The Lender does not by any act, delay, omission or otherwise waive any of its rights or remedies, and no waiver of any kind is valid against the Lender unless in writing and signed by the Lender.

This note is governed and construed in accordance with the laws of the State of Nebraska.

Sixty-Two Thousand Nine Hundred Eighty-One Dollars and Twenty-Five Cents (\$62,981.25) of the principal amount hereof results from a Downtown Revitalization Improvement Loan made to Borrower pursuant to a Loan Agreement, dated June 15, 2026, among the Lender and Borrower, which Loan Agreement is attached hereto as Exhibit "A".

Dated and executed on this 15th day of June, 2026.

LENDER:
THE CITY OF BEATRICE,
NEBRASKA, a Municipal
Corporation

BORROWER:
HYDO PROPERTIES, LLC
a Nebraska Limited Liability Company

BY: [Signature]
Robert Morgan, Mayor

BY: [Signature]
Todd A. Hydo

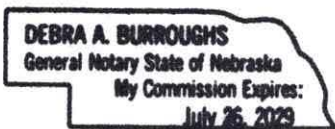
Attest:
[Signature]
Erin Saathoff, City Clerk

[Signature]
Todd A. Hydo

[Signature]
Soni Hydo

STATE OF NEBRASKA)
) ss.
COUNTY OF GAGE)

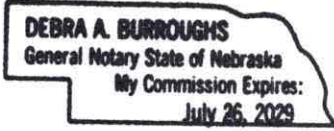
The foregoing instrument was acknowledged before me on this 5 day of June, 2026 by Todd A. Hydo, Member of Hydo Properties, LLC, to be his voluntary act and deed on behalf of said limited liability company.



[Signature]
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF GAGE)

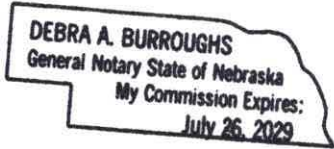
The foregoing instrument was acknowledged before me on this 5 day of June, 2026 by Todd A. Hydo, to be his voluntary act and deed.



Debra A Burroughs
Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF GAGE)

The foregoing instrument was acknowledged before me on this 5 day of June, 2026 by Soni Hydo, to be her voluntary act and deed.



Debra A Burroughs
Notary Public