

To: Kyle Campbell
From: Scott and Chris Ostermann

**Memo regarding current Bank lending practices
Years 2010-2018 - August 21, 2019**

We began property renovation investment in Abilene in 2003. Beginning with positive equity in our home, equity accounts, savings, IRA's, etc. This memo refers to data regarding Astra Bank; who has been our main commercial lender since 2010 and only bank lender since 2015.

After securing Astra Bank Lines of Credit; we paid contractors, renovation expenses; purchased job materials, etc. Astra Bank amortized the renovation costs for 201 and 207 NE 14th street properties, in 2010. With the purchase of 120 NE 14th Street, in 2013; we paid expenses with LOC's, then we paid the expenses again by paying off the Bank with the proceeds from the sales of 118 NE 14th, in 2014, and 415 Brice Ct. in 2015.

1) In 2016, we spent additional amounts to renovate 101 N Cedar in anticipation of a benefit from the Chisholm Trail Anniversary in 2016 and 2017. We were disappointed by a 2017 commercial appraisal of \$38000 for that property, by a company which was referred by Astra Bank.

2) We sought inquiries for months, regarding the \$60000 contract payoff to Ron Shivers; at which time, Astra Bank had liens on our properties of \$115,000 more than we owed.

3) In 2017, we were assured by Deb Peters of the North Central Ks Regional Planning, Beloit, Ks., that we would not qualify for any bank consolidation loans, SBA, or any other programs NCRPC offers. UMB and Astra also advised that their loan committees wouldn't approve relief for our business; with minimal explanation except that "there were new Dodd-Frank regulations".

4) Only after we took a significant loss on the sale of 101 N Cedar to a friend of our Astra Bank loan officer; would Astra finally offer a \$60k loan after Ron Shivers death; months after the due date. It would be prudent for us to file amended income tax returns regarding 101 N Cedar, for 2016 to 2018 for 100% loss due to the reasons above; in addition to legal issues.

No lender would allow any consideration for our years of work performed and principal amounts already paid.

5) For example, Astra Bank closed our LOC 204284, in early 2018, without notice; when we expected to keep using it. At the time we needed the Shivers loan; Astra had excess liens of \$115,000; no releases or re-structuring plans were offered because our properties didn't appraise high enough and we weren't making enough income to reach their "target ratios".

6) After the 101 N Cedar sale, Astra subtracted the proceeds from that sale from #202616, not the 101 loan, 204627; to illustrate their cross-collateralization. Astra added another \$15,700 lien to 102 Highland Drive, loan #204253, in 2019. Presently, Astra holds excess amounts over \$78k; presumably to meet their "targets".

7) We were not supplied with any documentation regarding the Astra payoff to Shiver's widow, even though the deal was between us. As Astra Bank would only secure 101 N Cedar with a \$30k assessment; with the balance of approx. \$38000 recorded on our 14th street properties. We attempted to raise the assessment in 2015 in a failed State Tax Appeal. The "locals coffee shop talk" effectively keeps property prices low in that area.

8) We were advised that private appraisals were needed if we thought our properties were worth more than the county assessment. We spent over \$2300 for appraisals with little benefit to us per Astra's advice.

To: Kyle Campbell

From: Kent Wyatt

Response to e-mail from Scott Ostermann received on August 22, 2019

1. In response to the 2017 commercial appraisal done on property at 101 N Cedar, Abilene, KS, this appraisal was done by the Simmons Company, as they are the only company in our area who does commercial appraisals. Astra had no other company in this area that could be referred to do a commercial appraisal.
2. Astra does have more mortgages on properties than the current balances. Properties have been cross collateralized, as Astra had loaned funds to Scott and Chris for purchase and improvements, without them putting any funds into the transaction, as the equity in the property was used.
3. I cannot speak as to what Deb Peters told the Ostermann's, nor can I speak on UMB. Astra Bank did provide relief on a couple different occasions, where loans were extended to help Ostermann's with the cash flow and making loan payments.
4. I have no idea what the sale of 101 N Cedar to Tim Holm, has to do with the fact that Tim Holm is my friend. Neither Astra nor myself set the sales price, nor instructed Ostermann's to sell to Tim Holm. The significant loss on this property, I believe comes from all the legal fees that Scott informed both Drew and myself that he had spent on this property over the years. The sale of 101 N Cedar, allowed the funds to be applied so that note 202616 could be re-amortized and the payments lowered. This also allowed Astra Bank to extend to the Ostermann's a \$60,000 loan without any increase in the monthly payments made to Astra Bank. Prior to this sale, and without reduction in balances, the cash flow would not support an additional loan.
5. Line of Credit was closed when the sale of ground to the City of Abilene was completed.
6. Funds from sale of 101 N Cedar were applied to note 202616, which the Ostermann's were aware of in a conversation with Drew and myself, and they stated they understood what was being explained to them on their loans.
7. Astra Bank made a loan to the Ostermann's for \$60,000, which was the balance owed on the contract between Shivers and Ostermann's. Astra was not escrowing a contract, had no responsibility regarding the sale. Any documentation regarding the payoff would have come from Doris Shivers.
8. Drew and I gave the Ostermann's options regarding the values on their property. Scott has always listed the value he thought the properties were, which were quite different from the County. Ostermann's were told if they wanted to see if the values were higher than the values currently in file, that new appraisals would need to be done. This however was totally their decision, and Astra did in no way advise them to have the

10/31/2018

Scott Chris Ostermann
Mortgage Analysis
Cash Flow
10/31/2018

Exhibit D.3

updated without 102 Highland Dr

	201 NE 14th	207 NE 14th	120 NE 14th	101 N Cedar	Astra LOC
Astra Assessment	\$ 52,790	\$ 84,880	\$ 107,330	\$ 40,190	\$ 285,190
Moderate Mkt Value	\$ 90,000	\$ 95,000	\$ 110,000	\$ 42,000	\$ 337,000
appraisal increase	\$ 37,210	\$ 10,120	\$ 2,670	\$ -	\$ 50,000
Original loan	\$ 87,500	\$ 88,419	\$ 64,161	\$ 68,356	\$ 308,436
P & C Insurance Amt	\$120k +	\$100k +	Tenant	\$100k +	
Mortgage Balance	\$ (65,361)	\$ (63,943)	\$ -	\$ (59,368)	\$ -
					\$ (190,072)
Astra Liens	\$ 70,000	\$ 112,000	\$ 80,000	\$ 30,000	\$ 292,000
				extra lien	\$ 101,928

	Loan no.	Loan date
Review Attached Comm Security Agreement	203972	2/26/2015
	204627	3/1/2018

	Collateral Description	Review date
Item 2	Lien includes amounts for 207 NE 14th, lots sold in 2010, and balance of 101 N. Cedar	
	207 NE 14th RE mortgage attached, \$112000	26-May-17
Item 3	Astra lien \$30000, 101 N Cedar	26-May-17
Item 4	70000 lien on 201 NE 14th	26-May-17
Item 5	Currently \$132000 plus \$92000 recorded liens on 102 Highland	26-May-17
Item 6	Astra lien \$80000 has not been released. 120 NE 14th	26-May-17

Form 1040 Schedule C receipts				Schedule E receipts by category	
	Appendix 6	Appendix 6.1	Appendix 7	Totals	
	2003-2010	2011-2021	2010-2021		
advertising	\$ 3,482	\$ 13,293	\$ 2,402	\$ 19,177	
vehicle expense	\$ 49,318	\$ 37,295	\$ -	\$ 86,613	
contract labor	\$ 3,497	\$ 2,988	\$ -	\$ 6,485	
contractor insurance	\$ 1,645	\$ 8,699	\$ -	\$ 10,344	
property insurance	\$ 5,069	\$ 2,331	\$ 23,163	\$ 30,563	
Mortgage and other interest	\$ 18,728	\$ 32,716	\$ 113,980	\$ 165,424	
legal, professional services	\$ 45,924	\$ 1,435	\$ 6,566	\$ 53,925	
office expense	\$ 23,503	\$ 26,408	\$ -	\$ 49,911	
lease, storage, equipment	\$ 1,439	\$ 7,655	\$ -	\$ 9,094	
repairs maintenance	\$ 19,647	\$ 5,197	\$ 30,129	\$ 54,973	
property taxes	\$ 7,043	\$ 7,128	\$ 46,505	\$ 60,676	
utilities	\$ 9,456	\$ 7,285	\$ 30,051	\$ 46,792	
other, supplies, office, misc	\$ 664	\$ 33,066	\$ 10,654	\$ 44,384	
adjustments,int, misc PL 7.5	\$ -	\$ -	\$ 8,539		
subtotal expenses	\$ (189,415)	\$ (185,496)	\$ (271,989)	\$ (646,900)	
schedule revenue	\$ 136,725	\$ 117,765	\$ 238,415	\$ 492,905	
adjustments,int, misc PL 7.5	\$ (50)				
Schedule C E Net	\$ (52,740)	\$ (67,731)	\$ (33,574)	\$ (154,045)	
				Section 179 tools	\$ (20,227)
				Subtotal renovation operations	\$ (174,272)
				non schedule depreciable improve receipts	\$ (166,718)
				subtotal renovation receipts	\$ (340,990)
				Astra RLOCs and paydowns	\$ 153,345
				Operating Net subtotal	\$ (187,645)
				Net personal investment	\$ 192,033
				operating net	\$ 4,388

Astra Bank				Schedule
ch 13 sale		ch 13 assessment		non schedule depreciable
201	\$ 66,215	\$ 52,790		
207	\$ 81,620	\$ 84,880		
101	\$ 35,689	\$ 40,190		
ch 13 sale	\$ 183,524	\$ 177,860		

8-Oct-10

2010 Receipts 201 NE 14th			Demo	Signs	Rock
Webb	Modern	\$ 702.10	Jaz	\$ 344.46	WW Hay \$ 260.55
	Linder	\$ 239.50			Everetts \$ 367.81
\$ 2,496.82	Steffen	\$ 533.61	Home Dep	\$ 97.27	Adee \$ 60.00
\$ 151.45	Smith Ht	\$ 453.48			
\$ 511.83	Boyd	\$ 700.00		Landscaping	
\$ 461.01	Blixt	\$ 520.00	Survey	\$ 400.00	Paint
\$ 352.35	Ks Gas	\$ 452.78	Home Dep	\$ 150.48	Geske \$ 188.83
				\$ 66.95	Webb \$ 147.29
			Waters	\$ 250.70	
Electric supp		Misc.	Travelute	\$ 1,500.00	Utilities
\$ 42.51	permits	\$ 46.00	Wetzel	\$ 185.00	
\$ 111.19	landfill	\$ 76.34	WWHay	\$ 630.00	
	water	\$ 15.00	Everett rock/dirt	\$ 779.51	
	filter/bulbs	\$ 75.62	Adee	\$ 395.00	
	Lowes Roof vents	\$ 75.49	Proscape	128.76	
		\$ 10.42		Labor	
lighting/fans		\$ 12.84	Hayden	\$ 1,240.00	
\$ 28.74	Home Dep	\$ 90.00	Emma	\$ 250.00	
\$ 351.69	Abilene Storage	\$ 1,288.59			
	Abilene Flooring	\$ 84.60			
	HD Wainscote				
			Interest	\$ 1,758.51	paid 6/22
			Taxes	\$ 828.00	due 12/20
\$ 4,507.59	\$ 5,376.37	\$ 9,004.64		\$ 1,024.48	201 NE 14th
					\$ 19,913

Astra Loan 201 E 14	
\$ 79,461	6/22/2010
\$ 2,000	
\$ 2,000	
\$ 2,000	
\$ 85,461	9/28/2010
\$ 1,789	LOC bal
\$ 87,250	plus int
\$	
\$ 90,044	12/22/2010

2010 Receipts for 207 NE 14th			House Repair	Total Receipts
Appliances				\$ 19,913
Refrigerator	\$ 544.00		Floor Refinish	\$ 253.30
Window AC	\$ 170.00		modern plumb	\$ 1,849.15
Wash/dryer	\$ 122.03		RHV-Storms	\$ 127.58
			Window covering	\$ 294.38
			Basement Door	\$ 218.00
			Back door lock	\$ 42.89
			RHV misc.	\$ 96.63
			Misc.	\$ 110.02
				10/8/2010
				LOC
				0
				Grand Total
\$ 836.03	\$ -	\$ 2,991.95		207 NE 14th \$ 63,300
				\$ 3,828 \$ 88,419
				\$ 23,741
				\$ 175,460
	payments	JAS \$ 2,418		

SCOTT L. OSTERMANN, CHRISTINE C. OSTERMANN
415 BRICE COURT
ABILENE, KS 67410

ASTRA BANK
PO BOX 200
323 4TH STREET
SCANDIA, KS 66966-0200

This agreement relates to
LOAN NUMBER 202452
ORIGINALLY DATED 02-03-2010

"I" means the BORROWER(S) named above.

"You" means the LENDER named above.

THIS AGREEMENT DATED 06-22-2010

Definitions: As used in this agreement, the term "I" means the Borrower(s) named above; "You" means the Lender named above; "Original Obligation" means my previous agreement to pay you money (referred to above by Loan Number and original date), and any related agreements such as a security agreement.

Extension Agreement: You and I have entered into an original obligation which is a **PROMISSORY NOTE#202452**

By entering into this agreement, we are extending the due date(s) of 1 payments of the original obligation.

The original due date(s) and the amount(s) of the payment(s) extended by this agreement, are as follows:

(a) \$	79,460.57	originally due	06-22-2010
(b) \$		originally due	
(c) \$		originally due	
(d) \$	1758.51	originally due	
(e) \$	7784.43	originally due	
(f) \$		originally due	

The extended due date(s) and the amount(s) then due (including any fees or interest due on the new maturity dates) are as follows:

(a)	12-22-2010	\$	90,044.18
(b)		\$	
(c)		\$	
(d)		\$	
(e)		\$	
(f)		\$	

Cost: For this extension, I agree to pay you the fees and/or additional interest as indicated below.

- ☐ A total fee of \$ _____
- Upon prepayment of the entire outstanding balance of this obligation:
- ☐ a portion of this fee may be refunded, as provided by law.
- ☐ this fee will not be refunded.

- ☒ Simple Interest, on the unpaid balances of principal remaining from time to time at the rate of 6.300% per year from 06-22-2010 until 12/22/2010. This interest rate is SAME AS the rate previously in effect on this obligation.

ADDITIONAL TERMS

This agreement does not in any way, satisfy or cancel the original obligation. Except as specifically amended by this agreement, all other terms of the original obligation remain in effect. This means and includes, but is not limited to:

(1) Property which secures the original obligation will continue to secure my total responsibility to pay you as amended by this agreement. (2) All parties who have a responsibility to pay you in any way the original obligation (including any co-makers, endorsers and guarantors) remain responsible for the total amount I owe you as amended by this agreement. If you require the consent to this extension by any additional party, I agree to obtain such consent, and this extension agreement will not be effective if the consent is not obtained. (3) Any post-maturity interest rate provided for in the original obligation (except as specifically contracted for here) shall now begin to apply after the last scheduled payment of the original obligation as amended by this agreement. (4) You will not be responsible to further extend the payments affected by this agreement or any other scheduled payments. All other scheduled payments not affected by this agreement shall remain due as previously scheduled. (5) All provisions for default, remedies, attorneys' fees (if any) etc. remain in effect. (6) My responsibility (if any) to provide insurance on the property which secures the original obligation (if any) shall remain in effect. However, the term of such insurance policy will not be extended to cover any additional term resulting from this agreement unless contracted for and any additional premium is paid. (7) The term of any Credit Life and/or Disability Insurance coverage purchased in connection with the original obligation will not be extended for the additional term provided for in this agreement unless contracted for and any additional premium is paid.

NOTICE TO BORROWER: This written agreement is the final expression of the agreement between you and the Lender, and as such it may not be contradicted by evidence of any prior oral agreement or of a contemporaneous oral agreement between you and the Lender.

ADDITIONAL TERMS:

AFFIRMATION: By signing or initialing here, Borrower & Lender affirm that no unwritten oral agreement between them exists.

X

(Lender)

X

(Borrower(s))

NOTICE TO CONSUMER: 1. Do not sign this agreement before you read it. 2. You are entitled to a copy of this agreement. 3. You may prepay the unpaid balance at any time without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

SIGNATURE OF AUTHORIZED REPRESENTATIVE OF LENDER

SIGNATURE(S) FOR BORROWERS - BY SIGNING BELOW, I AGREE TO THE EXTENSION. I HAVE RECEIVED A COPY OF THIS AGREEMENT ON TODAY'S DATE.

X
KENT P. WYATT

X
SCOTT L. OSTERMANN

Title VP & LOCATION MANAGER

X
CHRISTINE C. OSTERMANN



DISBURSEMENT REQUEST AND AUTHORIZATION

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$87,250.00	11-09-2010	11-09-2015	202616	6		***	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: SCOTT L OSTERMANN
CHRISTINE C OSTERMANN
415 BRICE COURT
ABILENE, KS 67410

Lender: Astra Bank
Abilene Location
418 NW 3rd
PO Box 206
Abilene, KS 67410

LOAN TYPE. This is a Fixed Rate (5.850%) Nondisclosable Loan to two Individuals for \$87,250.00 due on November 9, 2015.

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for:

- ☐ Personal, Family, or Household Purposes or Personal Investment.
☒ Business (Including Real Estate Investment).

SPECIFIC PURPOSE. The specific purpose of this loan is: REFINANCE COMMERCIAL PROPERTY.

DISBURSEMENT INSTRUCTIONS. Borrower understands that no loan proceeds will be disbursed until all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$87,250.00, together with funds contributed of \$3,215.10, as follows:

Amount paid to Borrower directly:	\$1,165.01
\$1,165.01 Deposited to Account # ESCROW RESERVES	
Amount paid on Borrower's account:	\$89,300.09
\$89,300.09 Payment on Loan # 202452	
Amount Contributed by Borrower:	(\$3,215.10)
\$3,215.10 Non-Loan Funds Contributed By/For Borrower	
Note Principal:	\$87,250.00

ESCROW ACCOUNT INFORMATION:

Escrow Account Starting Balance: \$ 1,165.01
Calculated Monthly Reserve Amount: \$ 166.43
Monthly Discretionary Payment Amount: \$
Loan Servicer: Astra Bank

Anticipated Escrow Disbursements:

Description:	REAL ESTATE TAXES		
Amount:	\$ 810.08	(Annual Amount:	\$ 1,620.00)
Periods Payable:	May, December		
Description:	HAZARD INSURANCE		
Amount:	\$ 377.00	(Annual Amount:	\$ 377.00)
Periods Payable:	June		

FINANCIAL CONDITION. BY SIGNING THIS AUTHORIZATION, BORROWER REPRESENTS AND WARRANTS TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN BORROWER'S FINANCIAL CONDITION AS DISCLOSED IN BORROWER'S MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS AUTHORIZATION IS DATED NOVEMBER 9, 2010.

BORROWER:

X
SCOTT L OSTERMANN

X
CHRISTINE C OSTERMANN

KanPay Counter

Your Receipt

PURCHASE RECEIPT**Dickinson County Treasurer
Treasurer**

109 E 1st
Abilene KS 67410
(785)263-3231
lhern@dkcoks.org
OTC Local Ref ID: 29217142
10/1/2018 01:21 PM

A portal processing fee is charged for all payments via KanPay Counter (2.5% for credit cards, \$1.50 for checks)

Status: **APPROVED**
Customer Name: OSTERMANN/SCOTT L
Type: Visa
Credit Card Number: **** * 5024

Kansas total amount charged USD\$5,205.14

Items	Location	Quantity	TPE Order ID	Total Amount
Property Tax	Treasurer	1	35324424	\$5,078.19
Total remitted to the Dickinson County Treasurer				\$5,078.19

Signature

RE: loan questions

From: Scott Ostermann (scott.ostermann2@att.net)

To: Kent.Wyatt@astra.bank; chris@englehouse.com

Cc: drew.snitker@astra.bank; kyle.campbell@astra.bank

Date: Thursday, October 25, 2018, 11:00 AM CDT

Hi Kent

Thanks for the kind words and for offering "help in any way possible" to obtain new financing.

On October 23, you wrote that you have nearly completed your calculations; what did these calculations reveal? We'd like a written explanation.

On October 1, we paid up all property taxes due on 101 N Cedar. I'm not sure how we can offer any more disclosures regarding that neighborhood.

Our attempt to minimize the losses on the mortgaged loan due Astra Bank; appears futile, and just costs us more money.

On September 19, we agreed to appraisals on 14th street; what happened to that? On that day you stated that your loan committee would

not approve the Shivers note, which Astra has had "in escrow for his/our account", for 5 years. We'd like a written explanation why they disapprove.

If you can, please be specific, disclose our financial shortcomings, in a general sense, as we'll portray our damaged financial positions to be a direct result of the First and Cedar fraud, etc.;

as we've financed that battle completely on our own. The renewal period for CMB licensing is fast approaching; I intend to close the Tavern down and call out the attorneys that perpetuated the situation.

We're applying for a Heritage Grant again to fix our porch, due Thursday, Nov. 1. Not really sure what we would need to meet about, if you satisfy the above requests.

Thanks Scott Ostermann

From: Kent Wyatt

Sent: Wednesday, October 24, 2018 2:27 PM



STATE OF KANSAS, DICKINSON COUNTY
Karen J. Freeman, Register of Deeds
Book: M352 Page: 816-822

Receipt #: 253904
Mortgage #: 2013-585
Pages Recorded: 7
Casher Initials: JF
Recording Fee: \$32.00
Registration Tax: \$208.00
Mortgage Amt: \$80,000.00
Authorized By: [Signature]

Date Recorded: 9/18/2013 12:27:43 PM

X✓✓✓

RECORDATION REQUESTED BY:

Astra Bank, Abilene Location, 418 NW 3rd, PO Box 206, Abilene, KS 67410

WHEN RECORDED MAIL TO:

Astra Bank, Abilene Location, 418 NW 3rd, PO Box 206, Abilene, KS 67410

SEND TAX NOTICES TO:

Astra Bank, Abilene Location, 418 NW 3rd, PO Box 206, Abilene, KS 67410

FOR RECORDER'S USE ONLY



*****00000074509182013*

MORTGAGE

MAXIMUM LIEN. The lien of this Mortgage shall not exceed at any one time \$80,000.00.

THIS MORTGAGE dated September 18, 2013, is made and executed between Scott L Ostermann and Christine C Ostermann; Husband and Wife (referred to below as "Grantor") and Astra Bank, whose address is 418 NW 3rd, PO Box 206, Abilene, KS 67410 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages and warrants to Lender the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Dickinson County, State of Kansas:

A PART OF LOT 10, BLOCK 1, KUNEY AND HODGE'S ADDITION TO THE CITY OF ABILENE, DICKINSON COUNTY, KANSAS, DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT 200.0 FEET EAST OF THE NORTHWEST CORNER OF SAID LOT 10;
THENCE SOUTH 190.0 FEET;
THENCE EAST 128.0 FEET;
THENCE NORTH 190.0 FEET;
THENCE WEST 128.0 FEET TO THE PLACE OF BEGINNING, EXCEPT THE NORTH 11.0 FEET THEREOF.

The Real Property or its address is commonly known as 120 NE 14th Street, Abilene, KS 67410.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

FUTURE ADVANCES. In addition to the Note, this Mortgage secures all future advances made by Lender to Grantor whether or not the advances are made pursuant to a commitment. Specifically, without limitation, this Mortgage secures, in addition to the amounts specified in the Note, all future amounts Lender in its discretion may loan to Grantor, together with all interest thereon; however, in no event shall such future advances (excluding interest) exceed in the aggregate \$80,000.00.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Loan No: 203566

**MORTGAGE
(Continued)**

Page 7

with the exploration, development and production of crude oil, fly ash, bottom ash, slag and flue emissions, and cement kiln dust.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage. Specifically, without limitation, Indebtedness includes the future advances set forth in the Future Advances provision of this Mortgage, together with all interest thereon.

Lender. The word "Lender" means Astra Bank, its successors and assigns.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Note. The word "Note" means the promissory note dated September 18, 2013, in the original principal amount of \$46,754.81 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of this Mortgage is September 18, 2016.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR

x Scott L. Ostermann
Scott L. Ostermann

x Christine C. Ostermann
Christine C. Ostermann

INDIVIDUAL ACKNOWLEDGMENT

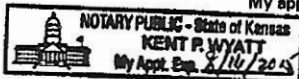
STATE OF Kansas)
COUNTY OF Adairson) SS
)

On this 18th day of September, 2013, before me, the undersigned officer, personally appeared Scott L. Ostermann and Christine C. Ostermann, Husband and Wife, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within Mortgage and acknowledged that they executed the same for the purposes therein contained.

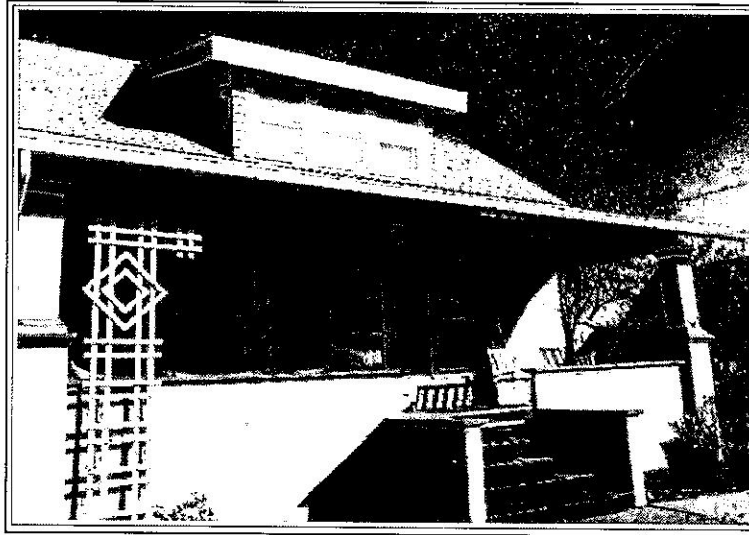
IN WITNESS WHEREOF, I hereunto set my hand and official seal.

By Kent P. Wyatt
Notary Public in and for the State of KS

Residing at _____
My appointment expires August 16, 2015



APPRAISAL OF



LOCATED AT:

207 NE 14th Street
Abilene, KS 67410

FOR:

Astra Bank
207 Eagle Drive
Abilene, KS, 67410

BORROWER:

Scott & Christine Ostermann

AS OF:

November 14, 2018

BY:

Donna A Spillane
Kilkenny Appraisal Service

(785) 263-3870

mailed to Astra, Nov 25, 2018. \$110,000 appraisal

November 25, 2018

No AMC
Astra Bank
207 Eagle Drive
Abilene, KS, 67410

File Number: 5623

In accordance with your request, I have appraised the real property at:

207 NE 14th Street
Abilene, KS 67410

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of November 14, 2018 is:

\$110,000
One Hundred Ten Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.



Donna A Spillane
Kilkenny Appraisal Service

Chris Ostermann

From: Colin N. Gotham <cgotham@emlawkc.com>
Sent: Wednesday, August 5, 2020 5:03 PM
To: Scott Ostermann
Subject: FW: Astra Bank/Ostermann
Attachments: Loan.pdf; Ostermann Order.pdf; PN1.pdf; PN2.pdf; REM1.pdf; REM2.pdf; Xerox Scan_08052020135319.pdf

See below and attached. This is an expected outcome. Not sure if we have a handle on the other costs.

Colin Gotham
Evans & Mullinix, P.A.
7225 Renner Road, Suite 200
Shawnee, KS 66217
(913) 962-8700
(913) 890-7005 Direct
(913) 962-8701 fax
cgotham@emlawkc.com

-----Original Message-----

From: Timothy Girard [mailto:girard@wrglaw.com]
Sent: Wednesday, August 5, 2020 4:52 PM
To: Colin N. Gotham <cgotham@emlawkc.com>
Subject: Astra Bank/Ostermann

Colin:

Attached are:

1. A copy of Astra's mortgage on the 201 NE 14th property. Astra's principal lien amount in the property is \$70,000.00.
2. A copy of Ostermanns' November 2010 promissory note that is secured by the 201 NE 14th property. As of the date of the bankruptcy filing, June 29, the principal, interest, and late fee payoff amount of the loan was \$29,966.99 plus accruing interest, and costs and fees.
3. A copy of Ostermanns' March 2018 promissory note that is secured by the 201 NE 14th property. As of the date of filing, the principal, interest and late fee payoff amount of the loan was \$57,205.23 plus accruing interest, and costs and fees.
4. A copy of Astra's mortgage on the 207 NE 14th property. Astra's principal lien amount in the property is \$112,000.00. This mortgage also secures the above November 2010 and March 2018 loans.
5. A copy of Ostermanns' June 2010 promissory note that is secured by the 201 NE 14th and 207 NE 14th properties. As of the date of filing, the principal, interest, and late fee payoff amount of the loan was \$59,027.68 plus accruing interest, and costs and fees.
6. A copy of a recent O&E report on the 201 NE 14th property, which reflects Astra's mortgage on the property (the only lien) and that real estate taxes on the property are current.
7. A redlined version of the proposed sale motion (I note that paragraph 7 of the redlined version is one for use in the eventual sale order).

The sale of 201 NE 14th for \$68,200.00 per the Kuntz contract will not pay off the aggregate amount owed on Ostermanns' November 2010 and March

2018 loans. Astra does not believe that the value of the 207 NE 14th property is enough to fully secure the amount that would still be owed on those loans after a sale of 201 NE 14th, plus the amount that is owed on Ostermanns' June 2010 loan.

Astra 08/12/92 nevertheless interested in going forward with the bankruptcy sale of the 201 NE 14th property for \$68,200.00, with the understanding that it would receive the net sale proceeds of the Kuntz sale in exchange for a release of its mortgage in the property, and that it would not waive any of its other rights and claims. Could you please let me know what you expect will be the total "costs and fees" of the Kuntz sale (it would be helpful to know the projected net sale proceeds)? And could you let me know if you would be agreeable with the revisions to the proposed sale motion, as reflected in the attached redlined version? I will then be able to confirm the bank's position on proceeding with the bankruptcy sale. Thanks.

Timothy H. Girard
Woner, Reeder & Girard, P.A.
5611 S.W. Barrington Court South
P.O. Box 67689
Topeka, KS 66667-0689
(785) 235-5330
(785) 235-1615, fax
girard@wrglaw.com, e-mail

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Woner, Reeder & Girard, P.A. is a debt collector. This may be an attempt to collect a debt. Any information obtained will be used for that purpose.

REQUIRED 11 U.S.C. §528(a) (4) NOTICE: Woner, Reeder & Girard, P.A. is a debt relief agency. From time to time, we help people file for bankruptcy relief under the United States Bankruptcy Code.

WHEREUPON, after review of the facts, file, and pleadings herein, being well and truly advised in the premises, upon agreement of the parties, and for good cause shown, the Court hereby finds and rules as follows:

1. Scott L. Ostermann and Christine C. Ostermann (“Debtors”) filed their voluntary petition under Title 11 U.S.C. Chapter 13 on June 29, 2020 (“Petition Date”).
2. Astra is a secured creditor herein by virtue of three promissory notes executed by the Debtors on June 10, 2010 (“Loan No. 2507”), November 9, 2010 (“Loan No. 2616”) and March 1, 2018 (“Loan No. 4627”) (collectively “the Notes”). The Notes are secured in part by a mortgage on real estate located at 207 NE 14th, Abilene, Kansas 67410 and leases and rents therefrom (“Real Estate Collateral”), granted by the Debtors in favor of Astra on June 10, 2010 and properly recorded in Dickinson County, Kansas (“Mortgage”). Copies of the Notes and Mortgage are attached to Astra’s Motion as Exhibit “A,” referred to collectively hereafter as “Agreement,” and incorporated herein by this reference.
3. Astra’s claim under the Notes as of June 29, 2020 was \$146,199.90, plus accruing interest, plus costs and fees.
4. Astra’s best estimate of the value of its Real Estate Collateral is \$78,000.00.
5. The Debtors’ Chapter 13 Plan (“Plan”) has not yet been confirmed, but the Debtors provide in their Plan that they will surrender the Real Estate Collateral to Astra. The Debtors are in default on their payments required in relation to the Notes, and the amount necessary to cure any default as of June 29, 2020 was \$60,153.08.
6. Upon Astra’s information and belief, there are no other parties or entities, other than Debtors, of which Astra is aware who may claim an interest in the Real Estate Collateral.
7. For the above reasons, Astra shall be and is hereby granted relief from the bankruptcy

PREPARED BY:
Timothy H. Girard, #13747
WONER, REEDER & GIRARD, P.A.
5611 S.W. Barrington Court South
P.O. Box 67689
Topeka, KS 66667-0689
(785) 235-5330; (785) 235-1615 (fax)
girard@wrglaw.com
Attorneys for Astra Bank

ELECTRONICALLY FILED
2020 Dec 28 PM 1:45
CLERK OF THE DICKINSON COUNTY
CASE NUMBER: DK-2020-CV-000078
PII COMPLIANT

IN THE DISTRICT COURT OF DICKINSON COUNTY, KANSAS
CIVIL DIVISION

ASTRA BANK,)	
)	
Plaintiff,)	
)	Case No. DK-2020-CV-000078
v.)	Title to Property Involved
)	
SCOTT L. OSTERMANN; CHRISTINE C.)	
OSTERMANN; JOHN DOE (UNKNOWN)	
TENANT/OCCUPANT); JANE DOE)	
(UNKNOWN TENANT/OCCUPANT); and)	
BOARD OF COUNTY COMMISSIONERS)	
OF DICKINSON COUNTY, KANSAS,)	
)	
Defendants.)	
_____)	

MOTION TO EXTINGUISH
DEFENDANT OWNERS' REDEMPTION RIGHTS

COMES NOW, Astra Bank ("Astra"), by and through its attorneys, Woner, Reeder & Girard, P.A., and pursuant to K.S.A. §60-2414(a), moves the Court for an Order extinguishing the redemption rights of the defendant owners of the real estate being foreclosed in the above-captioned case. In support of its Motion to Extinguish Defendant Owners' Redemption Rights ("Motion"), Astra states:

1. On September 24, 2020, Astra filed a Petition to foreclose its mortgage in the following described real estate:

Lots 21, 22 and 23, EXCEPT the South 10.0 feet of said Lots, and EXCEPT the West 5.0 feet of said Lot 23, Block D, Geauque and Brennehan's Subdivision of the Southwest Quarter of the Southeast Quarter of Section 9, Township 13 South, Range 2 East of the 6th P.M., in the City of Abilene, Dickinson County, Kansas ("Property").

2. Scott L. Ostermann ("Scott") and Christine C. Ostermann ("Christine"), defendant owners of the Property, filed a voluntary Petition under 11 U.S.C. Chapter 13 on June 29, 2020, in the United States Bankruptcy Court, District of Kansas. In their bankruptcy plan, Scott and Christine provided that they would surrender the Property to Astra. The Bankruptcy Court confirmed Scott and Christine's bankruptcy plan on September 23, 2020. Astra obtained an order of stay relief in the bankruptcy case on September 11, 2020 that pertains to the Property. Astra is entitled to proceed against Scott and Christine and the Property and rents therefrom on an *in rem* basis.

3. Scott and Christine were properly served with summons and a copy of the Petition, and they defaulted herein.

4. Upon information and belief, Scott and Christine have abandoned the Property and/or are not occupying the Property in good faith. An Affidavit to that effect of Kent P. Wyatt, of Astra Bank, is attached to this Motion and incorporated herein by this reference.

5. Pursuant to K.S.A. §60-2414(a), notice of Astra's Motion and the accompanying Notice of Hearing filed with the Motion are hereby given to Scott and Christine, at their last known address, for *in rem* purposes only.

6. Defendant Board of County Commissioners of Dickinson County, Kansas, the only party other than Astra appearing herein, has no objection to Astra's request to extinguish the owner redemption rights in the Property.

7. Astra respectfully requests this Motion be heard at the motion docket on January 20, 2021, at 9:00 a.m.

**IN THE DISTRICT COURT OF DICKINSON COUNTY, KANSAS
CIVIL DIVISION**

ASTRA BANK,)	
)	
Plaintiff,)	
)	Case No. DK-2020-CV-000078
v.)	Title to Real Estate Involved
)	
SCOTT L. OSTERMANN; CHRISTINE C.)	
OSTERMANN; JOHN DOE (UNKNOWN)	
TENANT/OCCUPANT); JANE DOE)	
(UNKNOWN TENANT/OCCUPANT); and)	
BOARD OF COUNTY COMMISSIONERS)	
OF DICKINSON COUNTY, KANSAS,)	
)	
Defendants.)	
)	

AFFIDAVIT

STATE OF KANSAS)
) ss.
COUNTY OF DICKINSON)

Kent P. Wyatt, being first duly sworn, upon his oath, deposes and states:

1. I am Market President, VP RRE of Astra Bank, the plaintiff in the above-captioned case, and make this Affidavit for the purpose of providing information to the District Court of Dickinson County, Kansas, based upon my personal knowledge, with respect to the real estate involved in this case and legally described as follows:

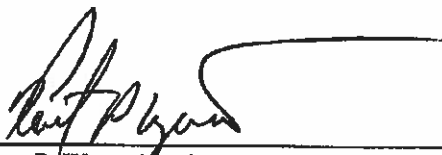
Lots 21, 22 and 23, EXCEPT the South 10.0 feet of said Lots, and EXCEPT the West 5.0 feet of said Lot 23, Block D, Geauque and Brenneman's Subdivision of the Southwest Quarter of the Southeast Quarter of Section 9, Township 13 South, Range 2 East of the 6th P.M., in the City of Abilene, Dickinson County, Kansas ("Property").

2. On November 23, 2020 and on December 28, 2020, I inspected the Property and determined that Scott L. Ostermann ("Scott") and Christine C. Ostermann ("Christine") do not reside

In the District Court of Dickinson County, Kansas
Astra Bank v. Scott L. Ostermann, et al.
Case No. DK-2020-CV-000078
Affidavit in Support of Motion to Extinguish Defendant Owners' Redemption Rights

at the Property. Scott and Christine are not maintaining the Property. Scott and Christine are not paying the utilities at the Property. Scott and Christine have not paid real estate taxes on the Property due December 20, 2020. Scott and Christine filed a Chapter 13 bankruptcy case on June 29, 2020, and in their bankruptcy plan, they provided that they would surrender the Property to Astra Bank. The Bankruptcy Court confirmed Scott and Christine's bankruptcy plan on September 23, 2020. Astra Bank obtained an order of stay relief in the bankruptcy case on September 11, 2020 that pertains to the Property. Based on this information and knowledge, I have personal knowledge the Property has been abandoned and/or is not occupied in good faith by Scott and Christine.

3. Further affiant saith not.


Kent P. Wyatt, Market President, VP RRE, Astra Bank

Subscribed and sworn to before me this 28th day of December, 2020.


Notary Public

My Appointment Expires: 2-1-22



page one

page one

Form 1065		Ch 13 properties Sched C E					
Purchase date	April 2016	Sept 2013	Nov 2010	June 2010	August 2011		
	102 Highland Dr	120 E 14th	201 NE 14th	207 NE 14th	101 N Cedar	ch 13	102 principal
Astra financed purchase amt	\$ 223,500	\$ 104,603	\$ 87,250	\$88,419	\$68,356	\$ 572,128	\$ 207,691
Astra down payment	\$ 19,994	\$ 16,000	\$ 4,124				\$ 40,118
Astra pcpl amounts paid by 06/29/2020	\$ 15,810	\$ 104,603	\$ 57,283	\$ 29,391	\$ 11,151	\$ (218,238)	
					ch 13 bal	\$ 353,890	June 2020
paid Schedule improvement expenses other than Astra							
Shivers interest		\$ 11,200					
Neil interest		\$ 7,500			\$45,924	legal	
Tax Form, Schedule repairs	\$ 40,086	\$ 8,073	\$ 10,605	\$15,675	\$28,716	repairs	
Depr improves	\$ 123,101	\$ 6,778	\$ 4,463	\$7,008	\$25,368	depr improves	ch 13 properties
Ch 13 Property subtotals	\$ 163,187	\$ 33,551	\$ 15,068	\$ 22,683	\$ 100,008	\$ 334,497	Subtotal 1
				Astra principal paid on loans ch 13	\$ 218,238		
				102, 201 and 120 down pmts	\$ 40,118		
				102 Highland pcpl 2021-24		\$ 17,359	
subtotal 1	repairs improves	\$ 334,497		Astra Interest pmts 2010-2020 ch 13	\$ 130,489	1098s	
subtotal 2	pmts to Astra	\$ 591,745		102 Highland iterest 2015-20	\$ 56,700	1098s	
subtotal 3	Paid Astra RLOCs	\$ 153,345		Astra ch 13 paid open loans	\$ 146,200	2020-21	
		\$ 1,079,587		subTotal 2, paid 5 properties	\$ 591,745	Astra Bank ch 13	
subtotal 4	reno property escrow	\$ 95,593		paid Astra RLOCs	\$ 153,345	subtotal 3	
	Total 100%	\$ 1,175,180		Astra Total	\$ 745,090		
principal and interest paid direct to Astra	\$ (745,090)						
paid others for materials, services	\$ 430,090			outstanding RLOC amortized 2016	\$ (50,213)	app 3	
				\$15259 included from 101 on RLOC in 2016	\$ (40,743)	app 3	
	total %	100%		amortized RLOCs	\$ (90,956)		
Astra Bank	63.40%		Ch 13 properties Insurance and property taxes	\$ 60,595	1098s		
everyone else	36.60%		102 Highland escrow	\$ 34,998	\$ 35,984		
			Total escrow	\$ 95,593	subtotal 4		

page two

Signed RLOC loan obligations to pay for improvements , paid receipts, paid the loan.

X 2	Improvement expenses	\$ (15,290)	202874 RLOC balance transferred to 14th Street
X 2	Improvement expenses	\$ (34,771)	paydowns Astra RLOCs not on tax schedules
X 2	Improvement expenses	\$ (71,386)	Paid Astra RLOCs not on tax schedules
	subtotal	\$ (121,447)	Improvements paid twice
Astra paid loans		\$ (8,993)	#202452 in Basis Net 2010 LLC partner buyout
Loan	Paydowns	\$ (19,913)	#202616 in Basis Improvements on 202616
203987	\$ 46,340	\$ (2,992)	#202507 in Basis Improvements on 202507
204153	\$ 5,138		
204284	\$ 19,908	\$ 5,292	
	\$ 71,386		
202616	\$ 3,215		
202874	\$ 9,500		
203567	\$ 9,995		
203920	see 204253	\$ 6,769	
		\$ 34,771	
subtotal 3		\$ (153,345)	provemements Paid Astra
Loan		amortized, consolidated to 102 Highland	
203987	\$ 50,213	RLOC	
203567	\$ 40,743	RLOC	
203920	\$ 125,230	original 102 Highland	2014
204253	\$ 216,186	102 Highland	2016

203920 loan history shows \$4815 pcpl paid

other private interest			201 NE 14th 207 NE 14th 101 N Cedar Totals				
Ron S	\$ 11,200	2013-2018	original loan amounts	\$ 87,250	\$ 88,419	\$ 68,356	\$ 244,025
Neil O	<u>\$ 7,500</u>	2019	paid improves in basis	\$ 19,913	\$ 2,992	\$ -	\$ 22,905
	\$ 18,700		additional improves	<u>\$ 15,068</u>	<u>\$ 22,683</u>	<u>\$ 100,008</u>	<u>\$ 137,759</u>
Astra mtg interest 4 properties			subtotal	\$ 122,231	\$ 114,094	\$ 168,364	\$ 404,689
Other Bank interest			net sale amounts ch 13	<u>\$ (66,215)</u>	<u>\$ (81,620)</u>	<u>\$ (35,689)</u>	<u>\$ (183,524)</u>
Solomon	Forms 1098		Actual net loss	\$ (56,016)	\$ (32,474)	\$ (132,675)	\$ (221,165)
State	\$ 13,192	2003-2008					
UMB	\$ 5,536	2008-2010					
UMB	<u>\$ 6,046</u>	2011-2015					
	\$ 24,774						

Downsouth Tavern owners Bankruptcies			
	604 S Cedar Sheriff Tax sale 2019	\$	(2,785)
	604 S Cedar Demolition 2024 estimate	\$	(4,000)
	Estimate Hampton & Royce legal fees	\$	(15,000)
	09-13012 Kellogg, Weaver, Bankruptcy	\$	(79,543)
	14-10751 German/ Dohe Bankruptcy	\$	(237,120)
paid 2023	2016 ST 70, 71 Guilfoyle State Tax Warrants	\$	-
	Tavern community investment	\$	(338,448)
	Delinquent prop taxes pd, Tavern transferred in July 2019	\$	338,448
	not including foreclosures, debt actions, incarcerations, etc porn store operations		
	Total Ostermann Renovation property expense	\$	1,021,835
	Est. difference in community contributions	\$	1,360,283
	Chapter 13 Plan pmts complete	\$	71,545
	Difference	\$	1,431,828

Compare/ review renovation projects

Scott Ostermann Contracting	see above page one	
National Historic Register		Youtube videos channel
TC Henry Barn Roof		Scott Ostermann 1
D.G. Smith Cornice		Scott Ostermann 1
Jacob Engle House	102 Highland Dr	Scott Ostermann 1
Non Contributing Historic Building	101 N Cedar	Buffoolery
Belle Springs Creamery Co.		Buffoolery



February 27th, 2024

Scott L Ostermann
Christine C Ostermann
102 Highland Dr
Abilene KS 67410

RE: LOAN # 204253

In a recent review of our adjustable rate mortgage loans, we discovered a system error that affected the most recent pricing adjustment on your loan. This resulted in an overstated repricing on your loan effective 6/1/2022. The rate on your loan should have matched the notice you would have received prior to the effective repricing.

Adjustments have been made to correct the interest rate on your loan and enclosed is a check for reimbursement in the amount of \$3,881.36.

If you should have any questions concerning your loan, please feel free to contact your loan officer. We appreciate your business and look forward to serving you in the future.

Astra Bank



1100 Fort Street • Hays, KS 67601
astra.bank Member FDIC

REAL ESTATE LOAN FEE EXPENSE**020177**

83-234/1011
800252

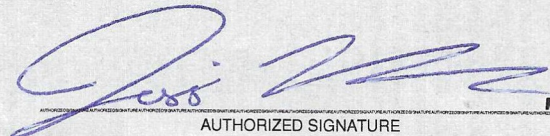
Three thousand eight hundred eight-one dollars and 36/100

02/27/24

\$3,881.36

PAY
TO THE
ORDER
OF

Scott L Ostermann and Christine C Ostermann
102 Highland Dr
Abilene KS 67410


AUTHORIZED SIGNATURE

⑈020177⑈ ⑆101102344⑆

800252⑈