

MCCOOK CITY COUNCIL

REGULAR MEETING

Monday, July 21, 2025
5:30 PM - City Council Chambers

Roll Call.

Excuse Absences.

Open Meetings Act Announcement.

Invocation - McCook Ministerial Association - Barry Johnson, Assembly of God Church.

Pledge of Allegiance.

Call to Order.

Items.

1. Announcements & Recognitions.

2. Consent Agenda.

**The Consent Agenda is approved on one motion. Any item listed on the Consent Agenda may, by the request of any single Council member or public in attendance, be considered as a separate item under the Regular Agenda.*

A. Approve the minutes of the July 7, 2025 regular City Council meeting and the July 8, 2025 special City Council meeting.

B. Receive and file the Financial Report for the period ending June 30, 2025.

C. Approve and authorize the Mayor to sign the Certificate of Substantial Completion and Pay Application 4 (Final) for the Rotary Fan Press Equipment procurement from Prime Solution, Inc.

D. Adopt Resolution No. 2025-16 authorizing the execution of a loan agreement with MNB Bank for financing of a 2025 Type 1 Horton 4WD ambulance with a rate of 5.20% and authorize the Mayor to sign.

E. Receive and file the claims for the month of June 2025 published July 11, 2025.

F. Forward to the City's insurance carrier for review and appropriate action a general liability incident form from Kimberlee Obert.

G. Approve the request from Kari Peters with TK Ventures to close West 1st Street from West "D" Street to West "E" Street for the installation of a junction box for the new Community Hospital Dorm Facility from Monday, July 28 through August 1, 2025.

3. Regular Agenda.

A. Presentation from Emma Castor with West Central Nebraska Development District (WCNDD) in regards to properties in their designated area that should

be declared a nuisance, properties that should be rescinded from previous declaration of nuisance, and properties that need abatement.

- B. Adopt Resolution No. 2025-17 approving the designation of nuisance properties as deemed by WCNDD and as declared in the Resolution.
- C. Adopt Resolution No. 2025-18 approving the rescinding of a portion of Resolution No. 2025-11 which previously declared certain properties a nuisance and which now have been abated and cleared of the nuisance as deemed by WCNDD and as declared in the Resolution.
- D. Approve WCNDD's Motion to Abate for properties located at PID 000803900, PID 000899800, 102 E 10th St., PID 001741700, 111 E 10th St., 1304 E "A" St., 1319 E "A" St., PID 001730200, 111 S 8th St., 703 S 2nd St., 210 S 7th St., and 205 S 6th St., all located in McCook, Nebraska.
- E. Discussion regarding Verizon's request to decrease its rental payment to the City of McCook for the use of McCook's West and East Water towers to locate equipment.
- F. Update regarding the sports complex project.
- G. Discussion regarding the temporary closing of Karrer Park, the need to enforce park curfew requirements and the creation of an ordinance discouraging the use of public space as permanent residences.
- H. Update and discussion regarding the City of McCook's progress on a new comprehensive plan, zoning regulations, and subdivision regulations.
- I. Update regarding the McCook Ben Nelson Regional Airport.
- J. Council Comments.
- K. An Executive Session may be held upon a majority vote of the Council for the protection of public interest for a strategy session with respect to pending litigation - property located at 1111 East "H" Street, Cindy and Ron Sabin.
 - 1. Nebraska Open Meetings Act statement, if the motion to close passes.
 - 2. Close Executive Session.

Adjournment.

**CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING**

ITEM: 2.A.

Approve the minutes of the July 7, 2025 regular City Council meeting and the July 8, 2025 special City Council meeting.

BACKGROUND:

Receive and approve the minutes.

**FISCAL
IMPACT:** None.

APPROVALS:



Lea Ann Doak, City Clerk

July 17, 2025

McCook City Council
July 7, 2025
5:30 P.M. Central

A MEETING OF THE MAYOR AND COUNCIL OF THE CITY OF MCCOOK, NEBRASKA convened in open, regular, and public session at 5:30 o'clock P.M. in the City Council Chambers.

Present: Mayor Linda Taylor, Councilmembers Jerry Calvin, Gene Weedin, Jared Muehlenkamp, Darcy Rambali.

Absent: None.

City Officials present: City Manager Nate Schneider, City Attorney Nate Mustion, City Clerk Lea Ann Doak, Assistant City Manager Tera Koetter, Utilities Director Pat Fawver, Fire Chief Marc Harpham, Police Chief Kevin Hodgson, Public Works Director Kyle Potthoff, and Senior Services Director Beth Siegfried.

Notice of the meeting was given in advance thereof by publication in the McCook Daily Gazette on July 3, 2025, the designated method of giving notice, a copy of the proof of publication being attached to these minutes. Advance notice of the meeting was also given to the Mayor and members of the City Council and a copy of the Acknowledgement of Receipt of such notice is attached to these minutes. Availability of the agenda was communicated in the advance notice to the Mayor and Council. All proceedings hereafter shown were taken while the meeting was open to the attendance of the public.

Mayor Taylor announced that a copy of the Open Meetings Act was posted by the entrance to the Council Chambers and available for public review. Invocation was provided by Jeff Kelley, Memorial Methodist Church. Following the Pledge of Allegiance to the flag of the United States of America, Mayor Taylor called the meeting to order.

1. Announcements & Recognitions.

City Manager Schneider informed the Council that a special meeting to conduct hearings on a couple of WCNDD nuisance determinations is scheduled for July 8 at noon, the Sports Complex Committee for July 9 at noon, the Planning Commission for July 14 at 5:15 P.M., and read an email from the McCook Chamber of Commerce thanking City of McCook employees for all they did to help make the Bash on the Hill event so successful.

2. Consent Agenda.

Motion to approve the consent agenda. This motion, made by Weedin and seconded by Rambali, passed.

Taylor: YEA, Calvin: YEA, Weedin: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

- 2.A. Approve the minutes of the June 16, 2025 regular City Council meeting.
- 2.B. Approve and authorize the Mayor to sign Declaration of Covenant as a condition of the receipt of State and Federal funds under the Rural Community Recovery Program (RCRP).
- 2.C. Approve and authorize the Mayor to sign two Modification of Declaration of Covenants in regard to property located at Kelley Park and Barnett Park as a condition of the receipt of State and Federal funds under the Rural Community Recovery Program (RCRP).
- 2.D. Approve and authorize the Mayor to sign the contract between the City of McCook and Red Willow County for dispatching services.
- 2.E. Adopt Resolution No. 2025-15 approving and authorizing the Mayor to sign the FY2026/2027 5311 Program Agreement between the City of McCook and Nebraska Department of Transportation.
- 2.F. Approve the request from Stacey Aguilar on behalf of the Planning Committee for the community wide full scale drill to close West "Q" Street from the west side of West 10th Street to the east side of West Fairacres on August 5, 2025 beginning at 2:00 P.M. and ending before dark.

3. Regular Agenda.

- 3.A. Approve a First Addendum to Lease between the City of McCook and Southwest Nebraska Family Resource Center for additional portions of the old public safety center located at 526 West "B" Street.

Kaye T. Bieck, Family Resource Center Director, was present to address questions from the Council.

Motion to approve a First Addendum to Lease between the City of McCook and Southwest Nebraska Family Resource Center for additional portions of the old public safety center located at 526 West "B" Street. This motion, made by Muehlenkamp and seconded by Rambali, passed.

Taylor: YEA, Calvin: YEA, Weedon: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

- 3.B. Ratify the quotes executed between city staff and Outdoor Recreation Products for the installation and construction of a new inclusive playground at Kelley Park and new playground at Barnett Park.

Motion to ratify the quotes executed between city staff and Outdoor Recreation Products for the installation and construction of a new inclusive playground at Kelley Park and new playground at Barnett Park. This motion, made by Muehlenkamp and seconded by Taylor, passed.

Taylor: YEA, Calvin: YEA, Weedon: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

3.C. Discuss options for water and wastewater bill adjustments, and direct staff on developing a policy in regard to bill adjustments.

Council discussed options for handling water and wastewater bill adjustments and requested staff to develop a formal policy to address these situations to be brought back to the Council for consideration.

3.D. Update regarding the sports complex project.

City Manager Schneider gave an update on the sports complex project; Moody's assigned a MiG one rating to the City of McCook's Municipal Improvement Bond Anticipation Notes; staff continues to work on various grant applications; received notice back from the Power Review Board that the recently annexed Walters Subdivision has been added to the Nebraska Public Power District; and bi-weekly meetings have been held with Mammoth Construction.

3.E. Council Comments.

Council comments included a thank you from Ronda Graff regarding all of the assistance City of McCook employees provided with the Tour D' Nebraska Bike Ride recent stay in McCook and noted that the Freedom Festival and Annual Fire Cracker Tournament were a huge success and brought a lot of visitors to McCook.

Adjournment.

There being no further business to come before the Council, Mayor Taylor declared the meeting adjourned at 6:08 P.M.

Linda Taylor, Ex-officio Mayor
and Council President

ATTEST:

Lea Ann Doak, City Clerk-Treasurer

McCook City Council
July 8, 2025
12:00 P.M. Central

A MEETING OF THE MAYOR AND COUNCIL OF THE CITY OF MCCOOK, NEBRASKA convened in open, special, and public session at 12: 00 o'clock P.M. in the City Council Chambers.

Present: Mayor Linda Taylor, Councilmembers Jerry Calvin, Gene Weedon, Jared Muehlenkamp, Darcy Rambali.

Absent: None.

City Officials present: City Manager Nate Schneider, City Attorney Nate Mustion, City Clerk Lea Ann Doak, and Assistant City Manager Tera Koetter,.

Notice of the meeting was given in advance thereof by publication in the McCook Daily Gazette on July 10, 2025, the designated method of giving notice, a copy of the proof of publication being attached to these minutes. Advance notice of the meeting was also given to the Mayor and members of the City Council and a copy of the Acknowledgement of Receipt of such notice is attached to these minutes. Availability of the agenda was communicated in the advance notice to the Mayor and Council. All proceedings hereafter shown were taken while the meeting was open to the attendance of the public.

Mayor Taylor announced that a copy of the Open Meetings Act was posted by the entrance to the Council Chambers and available for public review. Following the Pledge of Allegiance to the flag of the United States of America, Mayor Taylor called the meeting to order.

2. Public Hearings - challenge of the nuisance determination by West Central Development District, Inc.

2.A. John Zlomke - West Central Nebraska Development District, Inc. - Case No.: 2025 MCC5 - Property: 108 E 5th Street, McCook, NE

Motion to recess as a City Council and convene a public hearing for the purpose of receiving public comment with respect to the challenge of the nuisance determination by West Central Development District, Inc., John Zlomke, Case No.: 2025 MCC5, 108 E 5th Street, with the City Attorney to act as hearing officer. This motion, made by Calvin and seconded by Taylor, passed.

Taylor: YEA, Calvin: YEA, Weedon: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

The City Attorney received into evidence (Exhibit #1 - #11 presented by WCNDD) - Exhibit #1 - Nuisance Ordinance; Exhibit #2 - Resolution appointing WCNDD Nuisance Officer; Exhibit #3 - Property Photos 05/01/2025; Exhibit #4 - GIS Property Printout; Exhibit #5 - Certified Courtesy Letter 05/06/25; Exhibit #6 - Property Photos 06/05/2025; Exhibit #7 - City Council declared

property a nuisance by resolution 06/16/2025; Exhibit #8 - Certified/Regular Declared Nuisance Letter 06/17/2025; Exhibit #9 - Certified Mail received 06/24/25; Exhibit #10 - Written Request for Show Cause Hearing 06/26/25; Exhibit #11 - Notification of Show Cause Hearing for Property Owner and Publication 07/02/25; (Exhibits #12 - #14 presented by Phil Lyons, attorney representing Mr. Zlomke) - Exhibit #12 - Letter from West Central Development District, Inc. (WCNDD) dated June 17, 2025; Exhibit #13 - Notice of Special Meeting for Show Cause Hearing dated July 2, 2025 and sent by certified and regular mail; Exhibit #14 - Picture of area around the dumpster.

City Attorney Mustion received Exhibits #1 - 14 into evidence; stated that the Hearing shall be a "show cause" hearing in which Mr. Zlomke shall provide evidence why the alleged condition should not be found to be a public nuisance and remedied; and that comments will be taken from WCNDD before opening to Mr. Lyons, representing Mr. Zlomke.

City Attorney Mustion swore in Emma Castor, Economic Development Specialist with the WCNDD and appointed Nuisance Officer for the City of McCook.

Ms. Castor reviewed the information presented in Exhibits #1 - 11. Exhibit #3 are photos of identified nuisances dated April 23, 2025; Exhibit #5 is a copy of the certified courtesy letter dated May 5, 2025 mailed to Mr. Zlomke detailing the nuisances and outlining the time-line for removal of the nuisances; and Exhibit #6 contains property photos showing the two items remaining on the property June 5, 2025 (things against the shed and an unusable lawnmower).

Mr. Lyons questioned what is a declared letter (Exhibit #8), who put the property (limbs, mattress, and table) by dumpster and shed.

City Attorney Mustion swore in Edward Dunn, WCNDD Executive Director.

Mr. Dunn clarified the WCNDD nuisance abatement process.

Mr. Lyons reviewed Exhibit #12 letter from WCNDD containing photo of lawn mower used by his client to mow the property. within the last couple of months. Exhibit #14 is a photo of the back end of the lot, who put those items by the shed and by the dumpster on Mr. Zlomke's property. Mr. Lyons noted that the Certified Letter noted in Exhibit #13 was picked up at the post office yesterday, July 7, 2025.

City Attorney Mustion swore in John Zlomke, 4 Georgia Court, McCook, Nebraska - owner of the property located at 108 East 5th Street, McCook, Nebraska.

Mr. Zlomke stated that the items in Exhibit #3 have been removed and what fit in dumpster was placed there. He mows twice a month with the lawn mower stated as unusable in the photos and he has hauled the branches to the waste dump. The lot has been vacant for twenty years and he has always maintained it. Others put things in and around the dumpster located on his property, he did not know who. The table up against the shed was left by the dumpster, because of safety issues he felt that it was too large to put into the dumpster, so he propped it against the shed.

Discussion included who is responsible for maintaining the area around the dumpster; is it a crime for individuals to put trash items around the dumpster located on another persons property; why is Mr. Zlomke holding onto this property that has been vacant for twenty years; how does the city solve the problem.

Mr. Zlomke stated that he will take care of his property, will clean up the items left at the back by the dumpster.

Motion to grant an extension until July 16, 2025 for the abatement and for the property to be cleared of all nuisances declared in City of McCook Resolution No. 2025-11 as identified by West Central Nebraska Development District, Inc. - John Zlomke - Case No.: 2025 MCC5 - Property: 108 E 5th Street, McCook, Nebraska. This motion, made by Calvin and seconded by Muehlenkamp, passed. Taylor: YEA, Calvin: YEA, Weedin: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

2.B. Anthony Gassman - West Central Nebraska Development District, Inc. - Case No.: 2025 MCC109 - Property: 103 S 7th.

Motion to close the public hearing for John Zlomke and convene a public hearing for the purpose of receiving public comment with respect to the challenge of the nuisance determination by West Central Development District, Inc., Anthony Gassmann, Case No.: 2025 MCC109, 103 S 7th Street, with the City Attorney to act as hearing officer. This motion, made by Calvin and seconded by Muehlenkamp, passed.

Taylor: YEA, Calvin: YEA, Weedin: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

The City Attorney received into evidence (Exhibit #1 - #11 presented by WCNNA) - Exhibit #1 - Nuisance Ordinance; Exhibit #2 - Resolution appointing WCNDD Nuisance Officer; Exhibit #3 - Property Photos 05/01/2025; Exhibit #4 - GIS Property Printout; Exhibit #5 - Certified Courtesy Letter 05/06/25; Exhibit #6 - Property Photos 06/05/2025; Exhibit #7 - City Council declared property a nuisance by resolution 06/16/2025; Exhibit #8 - Certified/Regular Declared Nuisance Letter 06/17/2025; Exhibit #9 - Certified Mail received 06/24/25; Exhibit #10 - Written Request for Show Cause Hearing 06/26/25; Exhibit #11 - Notification of Show Cause Hearing for Property Owner and Publication 07/02/25; Exhibit #12 - Mr. Gassmann present photo of property dated July 8, 2025 indicating that the structure has been removed and that the foundation is the part of the structure remaining and requested more time for removal of the foundation.

City Attorney Mustion stated that Ms. Castor and Mr. Dunn remain sworn in from the first hearing.

Ms. Castor reviewed the information presented in Exhibits #1 - 11. Exhibit #3 are photos of identified nuisances dated April 23, 2025; Exhibit #5 is a copy of the certified courtesy letter dated May 5, 2025 mailed to Mr. Gassmann detailing the nuisances and outlining the time-line for removal of the nuisances; and Exhibit #6 contains property photos showing the items identified in Exhibit #3 remain on the property June 5, 2025.

Mr. Dunn stated that WCNDD would concur with the city if they opted to agree with Mr. Gassmann's request for an extension of time for removal of the foundation.

City Attorney Mustion swore in Anthony T. Gassmann, 1594 D5 Lane, Dresden, Kansas - owner of the property located at 103 South 7th Street, McCook, Nebraska.

Mr. Gassmann stated that the structure has been torn down and removed from the property and requested an extension of time for removal of the shed and foundation remaining on the property. He does not have the equipment available for removal of the foundation and will need to contract with a contractor for its removal.

Motion to grant an extension until September 10, 2025 for the abatement and for the property to be cleared of all nuisances declared in City of McCook Resolution No. 2025-11 as identified by West Central Nebraska Development District, Inc. - Anthony T. Gassmann - Case No.: 2025 MCC109 - Property: 103 S 7th Street, McCook, Nebraska. This motion, made by Taylor and seconded by Weedin, passed.

Taylor: YEA, Calvin: YEA, Weedin: YEA, Muehlenkamp: YEA, Rambali: YEA
YEA: 5, NAY: 0

Motion to adjourn the public hearing and to reconvene as a City council. This motion by Calvin, seconded by Muehlenkamp, passed.

Taylor: YEA, Calvin: YEA, Weedin: YEA, Muehlenkamp: YEA, Rambali: YEA

Adjournment.

There being no further business to come before the Council, Mayor Taylor declared the meeting adjourned at 1:00 P.M.

Linda Taylor, Ex-officio Mayor
and Council President

ATTEST:

Lea Ann Doak, City Clerk-Treasurer

**CITY MANAGER'S REPORT
JULY 14, 2025 CITY COUNCIL MEETING**

ITEM: 2.B.

Receive and file the Financial Report for the period ending June 30, 2025.

BACKGROUND:

The Treasurer's Report (Attachment A) gives the beginning cash balances as of October 1, 2024, plus Total (YTD) Receipts, minus Total (YTD) Disbursements, giving the ending cash balance on June 30, 2025.

Per the Banking Services Agreement with McCook National Bank, all funds are deposited into the Public Funds Account at a higher rate of interest. The bank then sweeps in increments of \$100,000 to the Primary Operating Account to cover disbursements as they clear the bank. The Payroll Account is also a sweep account and maintains a \$1,000 balance.

All of the bank accounts are interest bearing, except the Payroll Account and the Purchase Account. The Purchase Account is our VISA credit card.

Attachment B gives the ending cash balances by fund as of June 30, 2025.

Attachment C is a Financial Summary of Revenue and Expense by Fund for the quarter ending June 30, 2025.

Staff is always available to address any questions that the Council may have. The Department Heads receive monthly financial reports and it is their responsibility to monitor their individual budgets. It is the bottom-line per department that is monitored. If they go over on a line item, that must adjust for it in another line item.

**FISCAL
IMPACT:** None.

APPROVALS:



Lea Ann Doak, City Clerk-Treasurer

July 14, 2025



Tera Koetter, Assistant City Manager

July 14, 2025



Nathan A. Schneider, City Manager

July 14, 2025

ATTACHMENT

A

City of McCook, Nebraska
 TREASURER'S REPORT
 Period Ending: June 30, 2025 (unaudited)

Beginning Cash on Hand, October 1, 2024			
McCook National Bank - Public Funds	\$	24,315,060.36	
McCook National Bank - Primary Operating	\$	(379,658.88)	
McCook National Bank - LB840 Funds	\$	1,447,404.48	
McCook National Bank - Payroll	\$	1,000.00	
McCook National Bank - CRA	\$	57.93	
Purchases Account	\$	10,000.00	
Petty Cash	\$	1,350.00	
NDEQ Irrevocable Escrow	\$	95,550.62	
McCook National Bank - Pension	\$	5,824.78	
TOTAL BEGINNING CASH			\$ 25,496,589.29
Receipts:			
Taxes	\$	6,387,425.72	
Fees, Permits and Licenses	\$	447,234.62	
Intergovernmental Services	\$	1,606,354.41	
Charges - Current Services	\$	2,204,089.93	
Public Utilities	\$	3,431,221.15	
Use of Money & Property	\$	2,251,714.87	
Interfund Transfers	\$	3,853,607.30	
Other Revenue	\$	3,166,328.05	
Unapplied/Accounts Payable	\$	3,528.18	
PLUS TOTAL RECEIPTS			\$ 23,351,504.23
Disbursements:			
Personal Services	\$	6,303,045.97	
Supplies	\$	1,724,871.13	
Services & Charges	\$	7,510,605.47	
Budget Transfers	\$	2,543,084.15	
Capital Outlay	\$	6,432,428.16	
Unapplied/Accounts Payable	\$	1,513.08	
MINUS TOTAL DISBURSEMENTS			\$ 24,515,547.96
Ending Cash Balance June 30, 2025			
McCook National Bank - Public Funds	\$	22,218,010.74	
McCook National Bank - Primary Operating	\$	266,773.20	
McCook National Bank - LB840 Funds	\$	1,726,195.57	
McCook National Bank - Payroll	\$	1,000.00	
McCook National Bank - CRA	\$	57.93	
Petty Cash	\$	1,420.00	
Purchase Account	\$	10,000.00	
NDEQ Irrevocable Escrow	\$	98,325.88	
McCook National Bank - Pension	\$	10,762.24	
TOTAL ENDING CASH	\$	24,332,545.56	\$ 24,332,545.56

Dated: June 30, 2025

-s- Lea Ann Doak, City Clerk

ATTACHMENT B

City of McCook, Nebraska
 TREASURER'S REPORT
 CASH BALANCE BY FUNDS
 Period Ending June 30, 2025 (unaudited)

Beginning Cash on Hand, October 1, 2024	Beginning Cash	YTD Revenue	YTD Expenditures	Ending Cash
General Fund - 10	\$ 4,025,975.45	\$ 8,008,948.42	\$ 7,455,510.44	\$ 4,579,413.43
General Fund Unapplied/Accts. Payable	\$ 1,706.92	\$ 3,528.18	\$ 1,513.08	\$ 3,722.02
Street Fund - 15	\$ 753,754.66	\$ 187,059.58	\$ 573,263.70	\$ 367,550.54
Special Revenue - 20	\$ 4,952,991.65	\$ 1,011,683.25	\$ 3,375,798.41	\$ 2,588,876.49
Special Revenue Unapplied/Accts. Payable	\$ -		\$ -	\$ -
Debt Service - 30	\$ 432,946.43	\$ 6,236.00	\$ 250,000.00	\$ 189,182.43
Community Redevelopment Authority - 40	\$ 125,817.36	\$ 422,815.91	\$ 191,996.46	\$ 356,636.81
Economic Development Fund - 45	\$ 1,466,605.53	\$ 495,953.30	\$ 720,104.19	\$ 1,242,454.64
Pension Trust - 50	\$ 5,824.78	\$ 19,092.93	\$ 14,155.47	\$ 10,762.24
Trust & Agency - 60	\$ 374,512.19	\$ 118,029.53	\$ 71,898.70	\$ 420,643.02
Trust & Agency Unapplied/Accts. Payable			\$ -	\$ -
Internal Service Fund - 65	\$ 1,457,154.51	\$ 2,620,697.31	\$ 2,745,645.27	\$ 1,332,206.55
Enterprise Fund - 70	\$ 9,781,991.53	\$ 9,099,337.81	\$ 8,043,046.50	\$ 10,838,282.84
Enterprise Fund Unapplied/Accts. Payable	\$ 40.80	\$ -	\$ -	\$ 40.80
Capital Improvement - 80	\$ 2,117,267.48	\$ 1,358,122.01	\$ 1,072,615.74	\$ 2,402,773.75
Capital Improve Unapplied/Accts. Payable			\$ -	\$ -
BALANCES	\$ 25,496,589.29	\$ 23,351,504.23	\$ 24,515,547.96	\$ 24,332,545.56

Dated: June 30, 2025

-s- Lea Ann Doak, City Clerk

ATTACHMENT C

CITY OF MCCOOK
STATEMENT OF REVENUES - BUDGET VS. ACTUAL
AS OF: JUNE 30TH, 2025

10 -GENERAL FUND
FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
REVENUE SUMMARY							
GENERAL REVENUE	12,378,986	12,378,986	1,141,393.90	7,909,179.83	7,924,694.66	4,469,806.17	36.11
RESERVES/CO TREASURER BAL	<u>2,008,628</u>	<u>2,008,628</u>	<u>6,250.00</u>	<u>99,768.59</u>	<u>292,273.28</u>	<u>1,908,859.41</u>	<u>95.03</u>
TOTAL REVENUES	<u>14,387,614</u>	<u>14,387,614</u>	<u>1,147,643.90</u>	<u>8,008,948.42</u>	<u>8,216,967.94</u>	<u>6,378,665.58</u>	<u>44.33</u>
	=====	=====	=====	=====	=====	=====	=====
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
ADMINISTRATION	1,007,266	1,007,266	65,893.45	652,790.46	568,149.19	354,475.54	35.19
PUBLICITY	6,950	6,950	97.89	6,220.09	6,114.18	729.91	10.50
AUDITORIUM	88,291	88,291	3,945.05	76,461.97	54,186.73	11,829.03	13.40
COUNCIL	764,177	764,177	61,777.18	728,205.93	1,374,973.38	35,971.07	4.71
POLICE	2,447,050	2,447,050	153,621.34	1,438,153.47	1,503,087.52	1,008,896.53	41.23
MUNICIPAL CENTER	169,944	169,944	6,232.35	146,898.94	98,224.27	23,045.06	13.56
PUBLIC SAFETY CENTER(OLD)	0	0	272.95	272.95	0.00	272.95	0.00
FIRE	2,562,547	2,562,547	105,504.97	1,043,306.41	1,009,467.55	1,519,240.59	59.29
AMBULANCE	531,410	531,410	7,652.53	124,192.63	122,873.94	407,217.37	76.63
CIVIL DEFENSE	10,939	10,939	212.62	1,539.92	2,212.50	9,399.08	85.92
BUILDING & ZONING	107,175	107,175	6,905.97	74,826.52	71,630.20	32,348.48	30.18
LIBRARY	462,401	462,401	35,704.57	315,361.20	275,493.14	147,039.80	31.80
STREET	1,384,911	1,384,911	76,782.66	815,750.74	823,715.56	569,160.26	41.10
CEMETERY	240,412	240,412	22,100.33	151,091.28	136,642.98	89,320.72	37.15
PARKS	286,412	286,412	23,173.45	177,068.83	192,588.18	109,343.17	38.18
BALL PARKS	146,325	146,325	12,534.96	93,536.24	75,355.90	52,788.76	36.08
POOL	253,290	253,290	30,371.99	47,622.13	7,228.02	205,667.87	81.20
AIRPORT	197,233	197,233	15,292.47	142,153.87	132,661.00	55,079.13	27.93
UNEMPLOYMENT	10,000	10,000	0.00	0.00	0.00	10,000.00	100.00
UNCOLLECTABLE TAX	18,000	18,000	1,829.13	16,496.10	12,301.91	1,503.90	8.36
SENIOR CENTER	543,449	543,449	45,529.50	367,851.70	350,802.99	175,597.30	32.31
PUBLIC TRANSPORTATION	214,662	214,662	16,763.39	158,134.32	149,956.32	56,527.68	26.33
HEALTH OPERATING	916,900	916,900	76,408.33	687,674.97	687,674.97	229,225.03	25.00
RESERVES/CO TREASURER BAL	<u>683,628</u>	<u>683,628</u>	<u>1,549.98</u>	<u>189,899.77</u>	<u>129,188.85</u>	<u>493,728.23</u>	<u>72.22</u>
TOTAL EXPENDITURES	<u>13,053,372</u>	<u>13,053,372</u>	<u>770,157.06</u>	<u>7,455,510.44</u>	<u>7,784,529.28</u>	<u>5,597,861.56</u>	<u>42.88</u>
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	1,334,242	1,334,242	377,486.84	553,437.98	432,438.66	780,804.02	58.52

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

15 -STREET FUND
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
<u>REVENUE SUMMARY</u>							
STREET IMPROVEMENTS	<u>563,774</u>	<u>563,774</u>	<u>1,414.00</u>	<u>187,059.58</u>	<u>202,716.40</u>	<u>376,714.42</u>	<u>66.82</u>
TOTAL REVENUES	<u>563,774</u>	<u>563,774</u>	<u>1,414.00</u>	<u>187,059.58</u>	<u>202,716.40</u>	<u>376,714.42</u>	<u>66.82</u>
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
STREET IMPROVEMENTS	<u>563,774</u>	<u>563,774</u>	<u>0.00</u>	<u>573,263.70</u>	<u>0.00</u>	<u>(9,489.70)</u>	<u>1.68</u>
TOTAL EXPENDITURES	<u>563,774</u>	<u>563,774</u>	<u>0.00</u>	<u>573,263.70</u>	<u>0.00</u>	<u>(9,489.70)</u>	<u>1.68</u>
REVENUES OVER/(UNDER) EXPENDITURES	0	0	1,414.00	(386,204.12)	202,716.40	386,204.12	0.00

CITY OF MCCOOK
STATEMENT OF REVENUES - BUDGET VS. ACTUAL
AS OF: JUNE 30TH, 2025

20 -SPECIAL REVENUE
FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
REVENUE SUMMARY							
FAA GRANTS	64,500	64,500	158.00	9,789.00	21,585.00	54,711.00	84.82
PUBLIC TRANSIT GRANTS	128,258	128,258	0.00	0.00	0.00	128,258.00	100.00
ACE REVENUE SHARING	0	0	185.00	22,107.00	21,403.00	(22,107.00)	0.00
MCCOOK RECREATIONAL TRAIL	57,986	57,986	236.00	1,976.00	1,915.00	56,010.00	96.59
CCCCFF GRANT-SWIMMING POOL	0	0	0.00	0.00	0.00	0.00	0.00
MCCOOK COMM FOUNDATION	0	0	0.00	0.00	0.00	0.00	0.00
COVID-19 CARES ACT	135,997	135,997	455.00	3,898.00	4,729.00	132,099.00	97.13
ENHANCED E911	79,040	79,040	527.00	22,172.79	27,799.37	56,867.21	71.95
INSURANCE REIMBURSEMENT	462,804	462,804	859.00	57,752.99	19,998.56	405,051.01	87.52
PSAP FUNDS	62,579	62,579	160.00	42,796.14	33,169.84	19,782.86	31.61
MUNICIPAL FACILITY CONST	34,785	34,785	0.00	0.00	0.00	34,785.00	100.00
SKATE PARK IMPROVEMENTS	4,642	4,642	0.00	0.00	0.00	4,642.00	100.00
AME RESCUE PLAN ACT-ARPA	203,563	203,563	0.00	4,656.00	9,713.00	198,907.00	97.71
BIRDELLA NELSON TECH CTR	25,000	25,000	0.00	0.00	7,781.40	25,000.00	100.00
SWIMMING POOL PROJECT	55,791	55,791	0.00	281,584.00	139,710.00	(225,793.00)	404.71-
DISC GOLF PROJECT	22,700	22,700	59.00	2,981.00	11,915.00	19,719.00	86.87
PLAYGROUND EQUIPMENT PROJ	850,000	850,000	951.00	240,603.08	0.00	609,396.92	71.69
CCCCFF GRANT-CREATIVE DIST	180,000	180,000	269.00	2,889.00	110,177.00	177,111.00	98.40
SPORTS COMPLEX PROJECT	2,471,500	2,471,500	7,148.00	318,478.25	500.00	2,153,021.75	87.11
TOTAL REVENUES	4,839,145	4,839,145	11,007.00	1,011,683.25	410,396.17	3,827,461.75	79.09
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	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
FAA GRANTS	64,500	64,500	0.00	11,594.69	29,057.75	52,905.31	82.02
PUBLIC TRANSIT GRANTS	100,000	100,000	0.00	0.00	0.00	100,000.00	100.00
ACE REVENUE SHARING	28,258	28,258	1,500.00	4,507.50	23,090.00	23,750.50	84.05
MCCOOK RECREATIONAL TRAIL	57,986	57,986	0.00	0.00	1,021.25	57,986.00	100.00
CCCCFF GRANT-SWIMMING POOL	0	0	0.00	0.00	0.00	0.00	0.00
MCCOOK COMM FOUNDATION	0	0	0.00	0.00	0.00	0.00	0.00
COVID-19 CARES ACT	135,997	135,997	0.00	21,483.00	21,138.00	114,514.00	84.20
ENHANCED E911	79,040	79,040	0.00	27,900.00	1,800.00	51,140.00	64.70
INSURANCE REIMBURSEMENT	462,804	462,804	0.00	191,415.52	0.00	271,388.48	58.64
PSAP FUNDS	62,579	62,579	9,811.03	36,176.84	73,556.60	26,402.16	42.19
MUNICIPAL FACILITY CONST	34,785	34,785	0.00	0.00	0.00	34,785.00	100.00
SKATE PARK IMPROVEMENTS	4,642	4,642	0.00	0.00	0.00	4,642.00	100.00
AME RESCUE PLAN ACT-ARPA	203,563	203,563	0.00	210,436.96	96,865.33	(6,873.96)	3.38-
BIRDELLA NELSON TECH CTR	25,000	25,000	0.00	0.00	0.00	25,000.00	100.00
SWIMMING POOL PROJECT	55,791	55,791	0.00	6,520.00	5,415,385.20	49,271.00	88.31
DISC GOLF PROJECT	22,700	22,700	0.00	1,620.00	0.00	21,080.00	92.86
PLAYGROUND EQUIPMENT PROJ	850,000	850,000	420.00	420.00	0.00	849,580.00	99.95
CCCCFF GRANT-CREATIVE DIST	180,000	180,000	6,143.75	31,021.25	0.00	148,978.75	82.77
SPORTS COMPLEX PROJECT	2,471,500	2,471,500	215,125.06	2,832,702.65	870.00	(361,202.65)	14.61-
TOTAL EXPENDITURES	4,839,145	4,839,145	232,999.84	3,375,798.41	5,662,784.13	1,463,346.59	30.24
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0	0	(221,992.84)	(2,364,115.16)	(5,252,387.96)	2,364,115.16	0.00

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

30 -DEBT SERVICE
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
<u>REVENUE SUMMARY</u>							
GENERAL OBLIGATION	0	0	0.00	0.00	0.00	0.00	0.00
SPECIAL ASSESSMENTS	432,292	432,292	733.00	6,236.00	14,220.00	426,056.00	98.56
BOND RESERVE	<u>0</u>	<u>0</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
TOTAL REVENUES	<u>432,292</u>	<u>432,292</u>	<u>733.00</u>	<u>6,236.00</u>	<u>14,220.00</u>	<u>426,056.00</u>	<u>98.56</u>
	=====	=====	=====	=====	=====	=====	=====
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
GENERAL OBLIGATION	0	0	0.00	0.00	0.00	0.00	0.00
SPECIAL ASSESSMENTS	432,292	432,292	0.00	250,000.00	0.00	182,292.00	42.17
BOND RESERVE	<u>0</u>	<u>0</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
TOTAL EXPENDITURES	<u>432,292</u>	<u>432,292</u>	<u>0.00</u>	<u>250,000.00</u>	<u>0.00</u>	<u>182,292.00</u>	<u>42.17</u>
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0	0	733.00	(243,764.00)	14,220.00	243,764.00	0.00

CITY OF MCCOOK
STATEMENT OF REVENUES - BUDGET VS. ACTUAL
AS OF: JUNE 30TH, 2025

40 -COMMUNITY DEVELOPMENT
FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
REVENUE SUMMARY							
KEYSTONE BUS CENTER PROJ	31,000	31,000	21,557.90	27,975.08	29,244.21	3,024.92	9.76
CITY INVESTMENTS	133,691	133,691	219.00	1,897.00	26,843.00	131,794.00	98.58
NORTH POINTE	40,000	40,000	1,808.70	25,870.03	22,626.66	14,129.97	35.32
CLARY VILLAGE LLC	9,500	9,500	0.00	4,835.95	9,233.20	4,664.05	49.10
MCCOOK HOTEL GROUP/COBBL	60,000	60,000	19,574.26	30,419.38	26,276.35	29,580.62	49.30
QUILLAN COURTS	15,000	15,000	1,766.73	8,448.33	10,205.33	6,551.67	43.68
MCCOOK LODGING/HOLIDAY I	100,000	100,000	0.00	51,146.56	89,841.68	48,853.44	48.85
NEXT GENERATION	260,000	260,000	0.00	247,790.54	124,712.14	12,209.46	4.70
N-STANT CONVENIENCE	6,000	6,000	0.00	4,440.02	2,470.41	1,559.98	26.00
BLACKWOOD ENTERPRISES	10,000	10,000	7,822.25	15,763.65	8,840.12	5,763.65	57.64
MEDC INFILL HOUSING	6,000	6,000	0.00	2,931.15	2,417.90	3,068.85	51.15
ENG INTL - RESTORED HOMES	10,000	10,000	1,125.22	1,298.22	0.00	8,701.78	87.02
NORTH POINTE II	35,000	35,000	0.00	0.00	0.00	35,000.00	100.00
MCK BUSINESS PK PHASE II	170,000	170,000	0.00	0.00	0.00	170,000.00	100.00
ELEVATE WELLNESS	24,000	24,000	0.00	0.00	0.00	24,000.00	100.00
R PERRY DEVELOPMENT	17,055	17,055	0.00	0.00	0.00	17,055.00	100.00
TOTAL REVENUES	927,246	927,246	53,874.06	422,815.91	352,711.00	504,430.09	54.40
	=====	=====	=====	=====	=====	=====	=====
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
KEYSTONE BUS CENTER PROJ	31,000	31,000	0.00	0.00	29,244.21	31,000.00	100.00
CITY INVESTMENTS	133,691	133,691	0.00	65,000.00	82.00	68,691.00	51.38
NORTH POINTE	40,000	40,000	0.00	0.00	20,812.98	40,000.00	100.00
CLARY VILLAGE LLC	9,500	9,500	0.00	3,433.81	3,521.43	6,066.19	63.85
MCCOOK HOTEL GROUP/COBBL	60,000	60,000	0.00	0.00	26,276.35	60,000.00	100.00
QUILLAN COURTS	15,000	15,000	0.00	8,681.25	6,253.28	6,318.75	42.13
MCCOOK LODGING/HOLIDAY I	100,000	100,000	0.00	0.00	89,841.68	100,000.00	100.00
NEXT GENERATION	260,000	260,000	0.00	109,858.70	124,712.14	150,141.30	57.75
N-STANT CONVENIENCE	6,000	6,000	0.00	0.00	2,470.41	6,000.00	100.00
BLACKWOOD ENTERPRISES	10,000	10,000	0.00	5,022.70	3,335.00	4,977.30	49.77
MEDC INFILL HOUSING	6,000	6,000	0.00	0.00	2,132.46	6,000.00	100.00
ENG INTL - RESTORED HOMES	10,000	10,000	0.00	0.00	0.00	10,000.00	100.00
NORTH POINTE II	35,000	35,000	0.00	0.00	0.00	35,000.00	100.00
MCK BUSINESS PK PHASE II	170,000	170,000	0.00	0.00	0.00	170,000.00	100.00
ELEVATE WELLNESS	24,000	24,000	0.00	0.00	0.00	24,000.00	100.00
R PERRY DEVELOPMENT	17,055	17,055	0.00	0.00	0.00	17,055.00	100.00
TOTAL EXPENDITURES	927,246	927,246	0.00	191,996.46	308,681.94	735,249.54	79.29
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0	0	53,874.06	230,819.45	44,029.06	(230,819.45)	0.00

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

45 -ECONOMIC DEVELOPMENT FUND
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
<u>REVENUE SUMMARY</u>							
ECONOMIC DEVELOPMENT FUN	<u>1,955,927</u>	<u>1,955,927</u>	<u>61,619.43</u>	<u>495,953.30</u>	<u>535,664.40</u>	<u>1,459,973.70</u>	<u>74.64</u>
TOTAL REVENUES	<u>1,955,927</u>	<u>1,955,927</u>	<u>61,619.43</u>	<u>495,953.30</u>	<u>535,664.40</u>	<u>1,459,973.70</u>	<u>74.64</u>
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
ECONOMIC DEVELOPMENT FUN	<u>1,955,927</u>	<u>1,955,927</u>	<u>12,693.36</u>	<u>720,104.19</u>	<u>278,108.91</u>	<u>1,235,822.81</u>	<u>63.18</u>
TOTAL EXPENDITURES	<u>1,955,927</u>	<u>1,955,927</u>	<u>12,693.36</u>	<u>720,104.19</u>	<u>278,108.91</u>	<u>1,235,822.81</u>	<u>63.18</u>
REVENUES OVER/(UNDER) EXPENDITURES	0	0	48,926.07	(224,150.89)	257,555.49	224,150.89	0.00

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

50 -PENSION TRUST
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
<u>REVENUE SUMMARY</u>							
POLICE OFFICER DISABILIT	<u>24,817</u>	<u>24,817</u>	<u>10.19</u>	<u>19,092.93</u>	<u>20,109.23</u>	<u>5,724.07</u>	<u>23.07</u>
TOTAL REVENUES	<u>24,817</u>	<u>24,817</u>	<u>10.19</u>	<u>19,092.93</u>	<u>20,109.23</u>	<u>5,724.07</u>	<u>23.07</u>
	=====	=====	=====	=====	=====	=====	=====
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
POLICE OFFICER DISABILIT	<u>24,817</u>	<u>24,817</u>	<u>1,572.83</u>	<u>14,155.47</u>	<u>14,155.47</u>	<u>10,661.53</u>	<u>42.96</u>
TOTAL EXPENDITURES	<u>24,817</u>	<u>24,817</u>	<u>1,572.83</u>	<u>14,155.47</u>	<u>14,155.47</u>	<u>10,661.53</u>	<u>42.96</u>
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0	0	(1,562.64)	4,937.46	5,953.76	(4,937.46)	0.00

CITY OF MCCOOK
STATEMENT OF REVENUES - BUDGET VS. ACTUAL
AS OF: JUNE 30TH, 2025

60 -AGENCY FUND
FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
REVENUE SUMMARY							
PERPETUAL CARE	138,203	138,203	4,156.00	18,152.00	8,316.00	120,051.00	86.87
SENIOR CENTER CONTRIBUTIO	144,060	144,060	1,247.00	13,090.00	14,048.00	130,970.00	90.91
SCHOOL	8,050	8,050	200.00	8,295.00	6,805.00 (245.00)	3.04-
FIRE CONTRIBUTIONS	5,899	5,899	0.00	10,532.40	160.00 (4,633.40)	78.55-
LIBRARY MEMORIAL	57,664	57,664	0.00	11,800.00	6,787.50	45,864.00	79.54
COMMUNITY BETTERMENT	96,645	96,645	8,000.89	46,804.48	55,938.27	49,840.52	51.57
DARE CONTRIBUTIONS	1,598	1,598	0.00	1,500.00	220.00	98.00	6.13
PUBLIC WORKS CONTRIBUTION	10,484	10,484	1,452.95	5,837.65	3,514.70	4,646.35	44.32
AMBULANCE CONTRIBUTIONS	15,804	15,804	0.00	418.00	1,070.00	15,386.00	97.36
COMMUNITY PARAMEDIC PROG	4,316	4,316	0.00	0.00	0.00	4,316.00	100.00
POLICE CONTRIBUTIONS	25,592	25,592	0.00	100.00	170.35	25,492.00	99.61
FIRE TRAINING TRAILER	11,448	11,448	0.00	1,500.00	100.00	9,948.00	86.90
TOTAL REVENUES	519,763	519,763	15,056.84	118,029.53	97,129.82	401,733.47	77.29
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	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
PERPETUAL CARE	138,203	138,203	1,875.00	1,875.00	3,900.00	136,328.00	98.64
SENIOR CENTER CONTRIBUTIO	144,060	144,060	0.00	475.07	506.96	143,584.93	99.67
SCHOOL	8,050	8,050	200.00	8,095.00	6,805.00 (45.00)	0.56-
FIRE CONTRIBUTIONS	5,899	5,899	0.00	292.36	473.52	5,606.64	95.04
LIBRARY MEMORIAL	57,664	57,664	358.59	4,692.61	11,494.20	52,971.39	91.86
COMMUNITY BETTERMENT	96,645	96,645	4,167.00	51,918.00	58,874.00	44,727.00	46.28
DARE CONTRIBUTIONS	1,598	1,598	0.00	1,012.71	1,322.97	585.29	36.63
PUBLIC WORKS CONTRIBUTION	10,484	10,484	3,187.95	3,187.95	2,986.00	7,296.05	69.59
AMBULANCE CONTRIBUTIONS	15,804	15,804	0.00	350.00	257.74	15,454.00	97.79
COMMUNITY PARAMEDIC PROG	4,316	4,316	0.00	0.00	0.00	4,316.00	100.00
POLICE CONTRIBUTIONS	25,592	25,592	0.00	0.00	0.00	25,592.00	100.00
FIRE TRAINING TRAILER	11,448	11,448	0.00	0.00	0.00	11,448.00	100.00
TOTAL EXPENDITURES	519,763	519,763	9,788.54	71,898.70	86,620.39	447,864.30	86.17
REVENUES OVER/(UNDER) EXPENDITURES	0	0	5,268.30	46,130.83	10,509.43 (46,130.83)	0.00

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

65 -INTERNAL SERVICE FUND
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
REVENUE SUMMARY							
FLEX DEPENDENT CARE	1,043	1,043	0.00	(1,042.81)	0.00	2,085.81	199.98
FLEX - MEDICAL	60,563	60,563	2,498.82	23,584.06	24,864.57	36,978.94	61.06
SELF INSURED HEALTH INSUR	<u>3,428,390</u>	<u>3,428,390</u>	<u>381,398.39</u>	<u>2,598,156.06</u>	<u>2,410,714.51</u>	<u>830,233.94</u>	<u>24.22</u>
TOTAL REVENUES	<u>3,489,996</u>	<u>3,489,996</u>	<u>383,897.21</u>	<u>2,620,697.31</u>	<u>2,435,579.08</u>	<u>869,298.69</u>	<u>24.91</u>
	=====	=====	=====	=====	=====	=====	=====
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
FLEX DEPENDENT CARE	1,043	1,043	0.00	0.00	0.00	1,043.00	100.00
FLEX - MEDICAL	60,563	60,563	6,169.52	27,728.76	28,511.85	32,834.24	54.22
SELF INSURED HEALTH INSUR	<u>3,428,390</u>	<u>3,428,390</u>	<u>281,459.47</u>	<u>2,717,916.51</u>	<u>2,008,835.76</u>	<u>710,473.49</u>	<u>20.72</u>
TOTAL EXPENDITURES	<u>3,489,996</u>	<u>3,489,996</u>	<u>287,628.99</u>	<u>2,745,645.27</u>	<u>2,037,347.61</u>	<u>744,350.73</u>	<u>21.33</u>
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0	0	96,268.22	(124,947.96)	398,231.47	124,947.96	0.00

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

70 -ENTERPRISE FUND
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
REVENUE SUMMARY							
SOLID WASTE-LANDFILL POST	0	0	0.00	0.00	0.00	0.00	0.00
SOLID WASTE - RECYCLING	231,800	231,800	5,911.41	53,109.96	69,281.97	178,690.04	77.09
SOLID WASTE - COLLECTION	1,037,315	1,037,315	82,604.79	730,671.51	703,773.42	306,643.49	29.56
SOLID WASTE - TRANSFER ST LANDFILL RESERVE	1,595,973	1,595,973	138,052.84	1,016,459.41	948,663.33	579,513.59	36.31
SOLID WASTE - DISPOSAL	729,107	729,107	10,005.00	89,102.00	91,301.00	640,005.00	87.78
WATER MAINTENANCE & OPERA	854,182	854,182	7,372.66	627,359.62	394,916.34	226,822.38	26.55
WATER BOND & INTEREST RED	4,894,275	4,894,275	323,604.95	2,166,769.35	1,819,482.56	2,727,505.65	55.73
WATER CAPITAL - REPLACEME	1,281,034	1,281,034	37,156.00	338,981.00	331,895.00	942,053.00	73.54
WATER CAPITAL - DEVELOPME	23,017,719	23,017,719	147,831.00	1,193,416.00	369,561.00	21,824,303.00	94.82
WATER QUALITY SOLUTION	0	0	0.00	0.00	0.00	0.00	0.00
SEWER MAINTENANCE & OPERA	187,833	187,833	855.19	6,505.88	7,281.52	181,327.12	96.54
SEWER BOND & INTEREST RES	3,669,269	3,669,269	153,522.25	1,542,475.03	1,407,671.07	2,126,793.97	57.96
SEWER CAPITAL - REPLACEME	136,010	136,010	530.00	4,550.00	4,395.00	131,460.00	96.65
SEWER CAPITAL - DEVELOPME	15,470,844	15,470,844	40,987.00	370,976.00	371,740.00	15,099,868.00	97.60
COMBINED UTILITIES	1,540	1,540	8.00	70.00	78.00	1,470.00	95.45
ELECTRIC UTILITY	500,846	500,846	0.00	0.00	0.00	500,846.00	100.00
TOTAL REVENUES	54,937,747	54,937,747	1,041,386.35	9,099,337.81	7,449,993.92	45,838,409.19	83.44
	=====	=====	=====	=====	=====	=====	=====
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
SOLID WASTE-LANDFILL POST	14,550	14,550	14.00	6,031.19	7,527.68	8,518.81	58.55
SOLID WASTE - RECYCLING	282,795	282,795	9,746.40	106,681.90	93,949.02	176,113.10	62.28
SOLID WASTE - COLLECTION	1,037,315	1,037,315	73,487.03	677,382.44	706,868.26	359,932.56	34.70
SOLID WASTE - TRANSFER ST LANDFILL RESERVE	1,530,428	1,530,428	82,450.82	967,750.94	932,102.01	562,677.06	36.77
SOLID WASTE - DISPOSAL	729,107	729,107	0.00	154,470.00	304,636.69	574,637.00	78.81
WATER MAINTENANCE & OPERA	854,182	854,182	26,319.67	629,859.62	396,166.34	224,322.38	26.26
WATER BOND & INTEREST RED	4,894,275	4,894,275	196,657.41	2,026,303.57	1,916,243.71	2,867,971.43	58.60
WATER CAPITAL - REPLACEME	1,281,034	1,281,034	45,598.19	468,801.97	433,314.20	812,232.03	63.40
WATER CAPITAL - DEVELOPME	23,017,719	23,017,719	0.00	309,791.05	397,503.27	22,707,927.95	98.65
WATER QUALITY SOLUTION	0	0	0.00	0.00	0.00	0.00	0.00
SEWER MAINTENANCE & OPERA	187,833	187,833	0.00	0.00	0.00	187,833.00	100.00
SEWER BOND & INTEREST RES	3,669,269	3,669,269	115,255.06	1,346,897.50	1,620,282.70	2,322,371.50	63.29
SEWER CAPITAL - REPLACEME	136,010	136,010	0.00	0.00	0.00	136,010.00	100.00
SEWER CAPITAL - DEVELOPME	15,470,844	15,470,844	28,500.00	390,184.27	512,929.61	15,080,659.73	97.48
COMBINED UTILITIES	1,540	1,540	0.00	0.00	0.00	1,540.00	100.00
ELECTRIC UTILITY	500,846	500,846	0.00	0.00	0.00	500,846.00	100.00
TOTAL EXPENDITURES	54,937,747	54,937,747	670,973.84	8,043,046.50	8,251,477.20	46,894,700.50	85.36
	=====	=====	=====	=====	=====	=====	=====
REVENUES OVER/(UNDER) EXPENDITURES	0	0	370,412.51	1,056,291.31	(801,483.28)	(1,056,291.31)	0.00

CITY OF MCCOOK
 STATEMENT OF REVENUES - BUDGET VS. ACTUAL
 AS OF: JUNE 30TH, 2025

80 -CAPITAL IMPROVEMENTS FUND
 FINANCIAL SUMMARY

% OF YEAR COMPLETED: 75.00

	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY REVENUE	YEAR-TO-DATE REVENUE	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
<u>REVENUE SUMMARY</u>							
2022 RECREATION BOND	2,037,734	2,037,734	119,785.03	860,109.04	837,317.01	1,177,624.96	57.79
CAPITAL IMPROVE 2018	994,203	994,203	55,514.33	494,200.97	509,139.97	500,002.03	50.29
CAPITAL IMPROVE PRE 2018	<u>442,248</u>	<u>442,248</u>	<u>446.00</u>	<u>3,812.00</u>	<u>14,797.00</u>	<u>438,436.00</u>	<u>99.14</u>
TOTAL REVENUES	<u>3,474,185</u>	<u>3,474,185</u>	<u>175,745.36</u>	<u>1,358,122.01</u>	<u>1,361,253.98</u>	<u>2,116,062.99</u>	<u>60.91</u>
	ORIGINAL BUDGET	CURRENT BUDGET	MONTHLY EXPENDITURES	YEAR-TO-DATE EXPENDITURES	PRIOR YEAR YEAR-TO-DATE	BUDGET REMAINING	% BUDGET REMAINING
2022 RECREATION BOND	2,037,734	2,037,734	0.00	215,608.26	165,666.66	1,822,125.74	89.42
CAPITAL IMPROVE 2018	994,203	994,203	2,019.92	524,709.48	174,372.11	469,493.52	47.22
CAPITAL IMPROVE PRE 2018	<u>442,248</u>	<u>442,248</u>	<u>0.00</u>	<u>332,298.00</u>	<u>15,877.19</u>	<u>109,950.00</u>	<u>24.86</u>
TOTAL EXPENDITURES	<u>3,474,185</u>	<u>3,474,185</u>	<u>2,019.92</u>	<u>1,072,615.74</u>	<u>355,915.96</u>	<u>2,401,569.26</u>	<u>69.13</u>
REVENUES OVER/(UNDER) EXPENDITURES	0	0	173,725.44	285,506.27	1,005,338.02	(285,506.27)	0.00

CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING

ITEM: 2.C.

RECOMMENDATION:

APPROVE AND AUTHORIZE THE MAYOR TO SIGN THE CERTIFICATE OF SUBSTANTIAL COMPLETION AND PAY APPLICATION 4 (FINAL) FOR ROTARY FAN PRESS EQUIPMENT PROCUREMENT FROM PRIME SOLUTION INC.

BACKGROUND:

The proposed project was for furnishing the solid dewatering facility equipment package , which was installed by a General Contractor under a separate contract. The equipment has been temporarily installed in the shop area of the existing office building in a location that previously contained a belt press system. Final installation of the equipment will be completed with future WRRF improvements. The addition of the solids dewatering equipment allows the City to discontinue land application of sludge by injection, which has become difficult due to failing injection equipment and willing land owners to take the sludge.

The City has been working with Prime Solutions Inc. on operational issues with the equipment and the Pay Application 4 (final) is for the retainage that was remaining.

FISCAL IMPACT:

This project is being funded using ARPA funds and through the City's capital improvements budget.

APPROVALS:



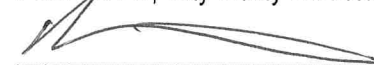
David K. Blau, Project Engineer

Date: 7/14/2025



Pat Fawver, City Utility Director

Date: 7/14/2025



Nate Schneider, City Manager

Date: 7-16-25

APPLICATION FOR PAYMENT

PROJECT: ROTARY FAN PRESS EQUIPMENT PROCUREMENT

ENGINEER: MILLER & ASSOCIATES, CONSULTING ENGINEERS, P.C.

TO: (OWNER) City of McCook

ENGINEER'S PROJECT NO. 200-D1-025

P.O. Box 1059, 505 West C Street

CONTRACTOR: PRIME SOLUTION, INC.

McCook, Nebraska 69001

CONTRACT FOR: \$458,790.00

APPLICATION DATE: 12/18/2024

APPLICATION NO.: 4-Final

ATTN: City Clerk

FOR WORK ACCOMPLISHED THROUGH THE DATE OF: 8/15/2024

Application is made for payment, as shown below in connection with the Contract

CHANGE ORDER SUMMARY:

Continuation sheets are attached.

The present status of the account is as follows:

ORIGINAL CONTRACT PRICE: \$458,790.00

Net Change by Change Orders & Written Amendments \$0.00

CURRENT CONTRACT PRICE: \$458,790.00

TOTAL COMPLETED & STORED TO DATE: \$458,790.00

LESS RETAINAGE: 0% \$0.00

TOTAL COMPLETED & STORED TO DATE LESS RETAINAGE \$458,790.00

LESS PREVIOUS APPLICATION FOR PAYMENT: \$435,850.50

AMOUNT DUE THIS APPLICATION: \$22,939.50

CO #	DATE	ADDITIONS	DEDUCTIONS
1	10/3/22	Shown in Contract Price	
2			
3			
4			
5			
TOTAL			
NET CHANGE			

The undersigned CONTRACTOR certifies that: (1) all previous progress payments received from Owner

The undersigned certifies that the work has been carefully inspected and to the best of their

on account of Work done under the Contract, referred to above have been applied to discharge CONTRACTORS

knowledge and belief, the quantities shown in this estimate are correct and the work has

legitimate obligations incurred in connection with Work covered by prior Applications for Payment

been performed in accordance with the contract.

numbered 1 -3, inclusive; (2) title of all Work, materials and equipment incorporated in said

Work or otherwise listed in or covered by this Application for Payment will pass to OWNER at time of

ENGINEER: MILLER & ASSOCIATES

payment free and clear of all Liens, security interests and encumbrances (except such as are covered

By: *Daniel K. Blum*

by a Bond acceptable to OWNER indemnifying OWNER against any such Lien, security interest or

OWNER: CITY OF MCCOOK

encumbrance); and (3) all Work covered by this Application for Payment is in accordance with the Contract

By: _____

Documents and not defective.

By: _____

<input type="checkbox"/>	Owner
<input type="checkbox"/>	Contractor
<input type="checkbox"/>	Engineer
<input type="checkbox"/>	ARPA

CONTRACTOR: PRIME SOLUTIONS, INC.

By: *Amber Sells*

Date: 7-9-25

By: _____

APPLICATION AND CERTIFICATE FOR PAYMENT-CONTINUATION SHEET

APPLICATION NUMBER: 4-Final

APPLICATION DATE: 12/18/24

FOR WORK ACCOMPLISHED THROUGH : 8/15/24

ENGINEER'S PROJECT #:200-D1-025

ITEM NO.	DESCRIPTION OF WORK	ESTIMATED QUANTITY	UNIT	UNIT PRICE	QUANTITY COMPLETED TO DATE	TOTAL COMPLETED	STORED TO DATE	TOTAL COMPLETED AND STORED TO DATE
PART A								
1	Verification of Equipment via Pilot Testing	LS	1	\$5,200.00	1	\$5,200.00		\$5,200.00
PART B								
2	Bonds and Insurances	LS	1	\$0.00	1	\$0.00		\$0.00
3	Shop Drawings	LS	1	\$0.00	1	\$0.00		\$0.00
4	Furnish and Ship Dewatering Equipment & Appurtenances	LS	1	\$440,044.00	1	\$440,044.00		\$440,044.00
5	Spare Parts	LS	1	\$0.00	1	\$0.00		\$0.00
6	Provide Start-up Services	LS	1	\$13,000.00	1	\$13,000.00		\$13,000.00
7	O&M Manual	LS	1	\$546.00	1	\$546.00		\$546.00
TOTAL CONSTRUCTION COST						\$458,790.00		\$458,790.00

CERTIFICATE OF SUBSTANTIAL COMPLETION

ENGINEER'S PROJECT NO.: 200-D1-025

PROJECT NAME: Fan Press- Equipment Procurement
CONTRACTOR: Prime Solutions Inc.

CONTRACT WITH: City of McCook
AGREEMENT DATE: October 3, 2022

This Certificate of Substantial Completion applies to all work under the Contract Documents or to the following specified parts thereof:

Item No.	Description	Quantity	Unit	Price	Amount
1	Verification of Equipment via Pilot Testing	1	LS	\$5,200.00	\$5,200.00
2	Bonds and Insurances	1	LS	\$0.00	\$0.00
3	Shop Drawings	1	LS	\$0.00	\$0.00
4	Furnish and Ship Dewatering Equipment	1	LS	\$440,044.00	\$440,044.00
5	Spare Parts	1	LS	\$0.00	\$0.00
6	Provide Start-up Services	1	LS	\$13,000.00	\$13,000.00
7	O&M Manual	1	LS	\$546.00	\$546.00
TOTAL CONSTRUCTION COST					\$458,790.00

TO: PRIME SOLUTIONS, INC.

AND TO: CITY OF MCCOOK

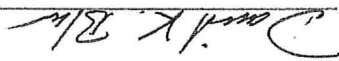
The Work to which this Certificate applies has been inspected by authorized representatives of OWNER, CONTRACTOR, and ENGINEER, and that Work is hereby declared to be substantially complete in accordance with the Contract Documents on:

Date of Completion: August 15, 2024

The following documents are attached to and made a part of this Certificate:
FINAL PAY ESTIMATE

This certificate does not constitute an acceptance of Work not in accordance with the Contract Documents nor is it a release of CONTRACTOR's obligation to complete the Work in accordance with the Contract Documents.

Executed by ENGINEER on this 10th day of July, in the year 2025.

MILLER & ASSOCIATES
CONSULTING ENGINEERS, P.C.
By 

The CONTRACTOR accepts this Certificate of Substantial Completion on the 9th day of July, in the year 2025.

PRIME SOLUTIONS, INC.
By 

The OWNER accepts this Certificate of Substantial Completion on the _____ day of _____, in the year 20_____.

CITY OF MCGOOK
By _____

CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING

ITEM: 2.D.

RECOMMENDATION:

ADOPT RESOLUTION # 2025 - 16 AUTHORIZING THE EXECUTION OF A LOAN AGREEMENT WITH MNB BANK FOR FINANCING OF A 2025 TYPE 1 HORTON 4WD AMBULANCE WITH A RATE OF 5.20% AND AUTHORIZE THE MAYOR TO SIGN.

BACKGROUND:

This resolution is for the financing of a 2025 Type I Horton 4-wheel drive ambulance. The total cost of the ambulance is \$350,863. We were awarded an ARPA Grant in 2023 in the amount of \$75,000 for the ambulance.

MNB Bank offered the lowest percentage rate of 5.2%. The remaining \$275,863 will be financed on a seven-year loan with an annual payment of \$48,151.27 with the first payment being due after October 1, 2025.

Other rate quotes that were received by the City of McCook for the financing of this ambulance are as follows:

Horizon Bank: 5.35%
First Central Bank: 5.49%

FISCAL
IMPACT: None

RECOMMENDATION:

ADOPT RESOLUTION # 2025 - _____ AUTHORIZING THE EXECUTION OF A LOAN AGREEMENT WITH MNB BANK FOR FINANCING OF A 2025 TYPE 1 HORTON 4WD AMBULANCE WITH A RATE OF 5.20% AND AUTHORIZE THE MAYOR TO SIGN.

APPROVALS:



Marc A. Harpham, Fire Chief

9 July 2025
Date



Lea Ann Doak, City Clerk

7/15/25
Date



Nate Schneider, City Manager

7-15-25
Date

RESOLUTION NO. 2025-16

RESOLUTION APPROVING THE EXECUTION OF A LOAN AGREEMENT WITH MNB BANK FOR THE PURCHASE OF A 2025 HORTON TYPE 1 AMBULANCE ON A FORD F550 4X4 CHASSIS.

BE IT RESOLVED BY THE MAYOR AND COUNCIL OF THE CITY OF McCOOK, NEBRASKA:

SECTION 1. That the City Council shall authorize the borrowing of funds for the purchase of a 2025 Horton Type 1 Ambulance on a Ford F550 4x4 chassis;

SECTION 2. That the City shall enter into a Loan Agreement with MNB Bank for the purpose of purchasing a 2025 Horton Type 1 Ambulance on a Ford F550 4x4 chassis;

SECTION 3. That the Mayor is hereby authorized and directed to execute said Loan Agreement on behalf of the City of McCook, Nebraska, and the Clerk is hereby authorized to attest said execution.

PASSED AND APPROVED this 21st day of July, 2025.

Linda Taylor, Ex-officio Mayo
and Council President

ATTEST:

Lea Ann Doak, City Clerk-Treasurer



LOAN NUMBER	LOAN NAME	ACCT. NUMBER	NOTE DATE	INITIALS
40003139	CITY OF MCCOOK	120614	07/21/25	014/JLH/11/912/2
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$275,863.00	Not Applicable	5.200%	10/15/31	Commercial
Creditor Use Only				

PROMISSORY NOTE
(Commercial - Single Advance)

DATE AND PARTIES. The date of this Promissory Note (Note) is July 21, 2025. The parties and their addresses are:

LENDER:
MNB BANK
220 Norris Avenue
PO BOX 1208
McCook, NE 69001-1208
Telephone: (308) 345-4240

BORROWER:
CITY OF MCCOOK
PO BOX 1059
MC COOK, NE 69001-1059

1. **DEFINITIONS.** As used in this Note, the terms have the following meanings:
 - A. **Pronouns.** The pronouns "I," "me," and "my" refer to each Borrower signing this Note and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this Note. "You" and "Your" refer to the Lender, any participants or syndicators, successors and assigns, or any person or company that acquires an interest in the Loan.
 - B. **Note.** Note refers to this document, and any extensions, renewals, modifications and substitutions of this Note.
 - C. **Loan.** Loan refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures or notes, and this Note.
 - D. **Loan Documents.** Loan Documents refer to all the documents executed as a part of or in connection with the Loan.
 - E. **Property.** Property is any property, real, personal or intangible, that secures my performance of the obligations of this Loan.
 - F. **Percent.** Rates and rate change limitations are expressed as annualized percentages.
 - G. **Dollar Amounts.** All dollar amounts will be payable in lawful money of the United States of America.
2. **PROMISE TO PAY.** For value received, I promise to pay you or your order, at your address, or at such other location as you may designate, the principal sum of \$275,863.00 (Principal) plus interest from July 21, 2025 on the unpaid Principal balance until this Note matures or this obligation is accelerated.
3. **INTEREST.** Interest will accrue on the unpaid Principal balance of this Note at the rate of 5.200 percent (Interest Rate).
 - A. **Interest After Default.** If you declare a default under the terms of the Loan, including for failure to pay in full at maturity, you may increase the Interest Rate otherwise payable as described in this section. In such event, interest will accrue on the unpaid Principal balance of this Note at a rate equal to the rate in effect prior to default, plus 3.000 percent, until paid in full.
 - B. **Maximum Interest Amount.** Any amount assessed or collected as interest under the terms of this Note will be limited to the maximum lawful amount of interest allowed by applicable law. Amounts collected in excess of the maximum lawful amount will be applied first to the unpaid Principal balance. Any remainder will be refunded to me.
 - C. **Statutory Authority.** The amount assessed or collected on this Note is authorized by the Nebraska usury laws under Neb. Rev. Stat. § 45-101.03.
 - D. **Accrual.** Interest accrues using an Actual/360 days counting method.
4. **REMEDIAL CHARGES.** In addition to interest or other finance charges, I agree that I will pay these additional fees based on my method and pattern of payment. Additional remedial charges may be described elsewhere in this Note.
 - A. **Late Charge.** If a payment is more than 15 days late, I will be charged 0.500 percent of the Unpaid Portion of Payment or \$10.00, whichever is greater. I will pay this late charge promptly but only once for each late payment.
5. **GOVERNING AGREEMENT.** This Note is further governed by the Commercial Loan Agreement executed between you and me as a part of this Loan, as modified, amended or supplemented. The Commercial Loan Agreement states the terms and conditions of this Note, including the terms and conditions under which the maturity of this Note may be accelerated. When I sign this Note, I represent to you that I have reviewed and am in compliance with the terms contained in the Commercial Loan Agreement.
6. **PURCHASE MONEY LOAN.** You may include the name of the seller on the check or draft for this Note.
7. **PAYMENT.** I agree to pay this Note on demand, but if no demand is made, I agree to pay this Note in 7 payments. A payment of \$46,306.23 will be due October 15, 2025, and on the same day each year thereafter. A final payment of the entire unpaid balance of Principal and interest will be due October 15, 2031. Payments will be rounded down to the nearest \$0.01. With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf. Payments scheduled to be paid on the 29th, 30th or 31st day of a month that contains no such day will, instead, be made on the last day of such month.
Each payment I make on this Note will be applied first to interest that is due, then to principal that is due, then to escrow that is due, then to late charges that are due, and finally to credit insurance premiums that are due. If you and I agree to a different application of payments, we will describe our agreement on this Note. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.
8. **PREPAYMENT.** I may prepay this Loan in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until I pay in full.
9. **LOAN PURPOSE.** The purpose of this Loan is 2025 HORTON TYPE 1 AMBULANCE ON FORD F550 4X4 CHASSIS.
10. **SECURITY.** The Loan is secured by separate security instruments prepared together with this Note as follows:

Document Name	Parties to Document	Date of Security Document
Security Agreement - CITY OF MCCOOK	CITY OF MCCOOK	JULY 21, 2025
11. **DUE ON SALE OR ENCUMBRANCE.** You may, at your option, declare the entire balance of this Note to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.
12. **WAIVERS AND CONSENT.** To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor.



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A. Additional Waivers By Borrower. In addition, I, and any party to this Note and Loan, to the extent permitted by law, consent to certain actions you may take, and generally waive defenses that may be available based on these actions or based on the status of a party to this Note.

- (1) You may renew or extend payments on this Note, regardless of the number of such renewals or extensions.
- (2) You may release any Borrower, endorser, guarantor, surety, accommodation maker or any other co-signer.
- (3) You may release, substitute or impair any Property securing this Note.
- (4) You, or any institution participating in this Note, may invoke your right of set-off.
- (5) You may enter into any sales, repurchases or participations of this Note to any person in any amounts and I waive notice of such sales, repurchases or participations.
- (6) I agree that any of us signing this Note as a Borrower is authorized to modify the terms of this Note or any instrument securing, guarantying or relating to this Note.

B. No Waiver By Lender. Your course of dealing, or your forbearance from, or delay in, the exercise of any of your rights, remedies, privileges or right to insist upon my strict performance of any provisions contained in this Note, or any other Loan Document, shall not be construed as a waiver by you, unless any such waiver is in writing and is signed by you.

13. COMMISSIONS. I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products, and may earn such fees on other services that I buy through you or your affiliate.

14. APPLICABLE LAW. This Note is governed by the laws of Nebraska, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law. In the event of a dispute, the exclusive forum, venue and place of jurisdiction will be in Nebraska, unless otherwise required by law.

15. JOINT AND SEVERAL LIABILITY AND SUCCESSORS. My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it. You may sue me alone, or anyone else who is obligated on the Loan, or any number of us together, to collect the Loan. Extending the Loan or new obligations under the Loan, will not affect my duty under the Loan and I will still be obligated to pay the Loan. This Note shall inure to the benefit of and be enforceable by you and your successors and assigns and shall be binding upon and enforceable against me and my successors and assigns.

16. AMENDMENT, INTEGRATION AND SEVERABILITY. This Note may not be amended or modified by oral agreement. No amendment or modification of this Note is effective unless made in writing. This Note and the other Loan Documents are the complete and final expression of the agreement. If any provision of this Note is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable. No present or future agreement securing any other debt I owe you will secure the payment of this Loan if, with respect to this loan, you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if, as a result, this Loan would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

17. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Note.

18. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Borrower will be deemed to be notice to all Borrowers. I will inform you in writing of any change in my name, address or other application information. I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Loan and to confirm your lien status on any Property. Time is of the essence.

19. CREDIT INFORMATION. I agree to supply you with whatever information you reasonably request. You will make requests for this information without undue frequency, and will give me reasonable time in which to supply the information.

20. ERRORS AND OMISSIONS. I agree, if requested by you, to fully cooperate in the correction, if necessary, in the reasonable discretion of you or any and all loan closing documents so that all documents accurately describe the loan between you and me. I agree to assume all costs including by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to reasonably comply with your requests within thirty (30) days.

A CREDIT AGREEMENT MUST BE IN WRITING TO BE ENFORCEABLE UNDER NEBRASKA LAW. TO PROTECT YOU AND US FROM ANY MISUNDERSTANDINGS OR DISAPPOINTMENTS, ANY CONTRACT, PROMISE, UNDERTAKING, OR OFFER TO FOREBEAR REPAYMENT OF MONEY OR TO MAKE ANY OTHER FINANCIAL ACCOMMODATION IN CONNECTION WITH THIS LOAN OF MONEY OR GRANT OR EXTENSION OF CREDIT, OR ANY AMENDMENT OF, CANCELLATION OF, WAIVER OF, OR SUBSTITUTION FOR ANY OR ALL OF THE TERMS OR PROVISIONS OF ANY INSTRUMENT OR DOCUMENT EXECUTED IN CONNECTION WITH THIS LOAN OF MONEY OR GRANT OR EXTENSION OF CREDIT, MUST BE IN WRITING TO BE EFFECTIVE.

Borrower:

CITY OF MCCOOK

By _____ Date _____
LINDA TAYLOR, MAYOR OF MCCOOK



21. SIGNATURES. By signing, I agree to the terms contained in this Note. I also acknowledge receipt of a copy of this Note.

BORROWER:

CITY OF MCCOOK

By _____ Date _____
LINDA TAYLOR, MAYOR OF MCCOOK



LENDER:

MNB Bank

By _____ Date _____
JAMEY L. HANSEN, Vice President



LOAN NUMBER	LOAN NAME	ACCT. NUMBER	AGREEMENT DATE	INITIALS
40003139	CITY OF MCCOOK	120614	07/21/25	014/JLH/11/912/2
NOTE AMOUNT	INDEX (w/Margin)	RATE	MATURITY DATE	LOAN PURPOSE
\$275,863.00	Not Applicable	5.200%	10/15/31	Commercial

Creditor Use Only

COMMERCIAL LOAN AGREEMENT

Single Advance Loan

DATE AND PARTIES. The date of this Commercial Loan Agreement (Agreement) is July 21, 2025. The parties and their addresses are as follows:

LENDER:

MNB BANK
220 Norris Avenue
PO BOX 1208
McCook, NE 69001-1208

BORROWER:

CITY OF MCCOOK
PO BOX 1059
MC COOK, NE 69001-1059

1. DEFINITIONS. For the purposes of this Agreement, the following terms have the following meanings.

- A. Accounting Terms.** In this Agreement, any accounting terms that are not specifically defined will have their customary meanings under generally accepted accounting principles.
- B. Insiders.** Insiders include those defined as insiders by the United States Bankruptcy Code, as amended; or to the extent left undefined, include without limitation any officer, employee, stockholder or member, director, partner, or any immediate family member of any of the foregoing, or any person or entity which, directly or indirectly, controls, is controlled by or is under common control with me.
- C. Loan.** Loan refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction.
- D. Loan Documents.** Loan Documents refer to all the documents executed as a part of or in connection with the Loan.
- E. Pronouns.** The pronouns "I", "me" and "my" refer to every Borrower signing this Agreement and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this Agreement. "You" and "your" refers to the Loan's lender, any participants or syndicators, successors and assigns, or any person or company that acquires an interest in the Loan.
- F. Property.** Property is any property, real, personal or intangible, that secures my performance of the obligations of this Loan.

2. SINGLE ADVANCE. In accordance with the terms of this Agreement and other Loan Documents, you will provide me with a term note in the amount of \$275,863.00 (Principal). I will receive the funds from this Loan in one advance. No additional advances are contemplated, except those made to protect and preserve your interests as provided in this Agreement or other Loan Documents.

3. DEMAND. I agree to fully repay the Loan on demand, but if no demand is made, I will repay the Loan by October 15, 2031.

4. WARRANTIES AND REPRESENTATIONS. I represent and warrant that I have the right and authority to enter into this Agreement. The execution and delivery of this Agreement will not violate any agreement governing me or to which I am a party.

- A. Hazardous Substances.** Except as I previously disclosed in writing and you acknowledge in writing, no Hazardous Substance, underground tanks, private dumps or open wells are currently located at, on, in, under or about the Property.
- B. Use of Property.** After diligent inquiry, I do not know or have reason to know that any Hazardous Substance has been discharged, leached or disposed of, in violation of any Environmental Law, from the property onto, over or into any other property, or from any other property onto, over or into the property.
- C. Environmental Laws.** I have no knowledge or reason to believe that there is any pending or threatened investigation, claim, judgment or order, violation, lien, or other notice under any Environmental Law that concerns me or the property. The property and any activities on the property are in full compliance with all Environmental Law.
- D. Loan Purpose.** The purpose of this Loan is 2025 HORTON TYPE 1 AMBULANCE ON FORD F550 4X4 CHASSIS.
- E. No Other Liens.** I own or lease all property that I need to conduct my business and activities. I have good and marketable title to all property that I own or lease. All of my Property is free and clear of all liens, security interests, encumbrances and other adverse claims and interests, except those to you or those you consent to in writing.
- F. Compliance With Laws.** I am not violating any laws, regulations, rules, orders, judgments or decrees applicable to me or my property, except for those which I am challenging in good faith through proper proceedings after providing adequate reserves to fully pay the claim and its challenge should I lose.
- G. Legal Disputes.** There are no pending or threatened lawsuits, arbitrations or other proceedings against me or my property that singly or together may materially and adversely affect my property, operations, financial condition, or business.
- H. Adverse Agreements.** I am not a party to, nor am I bound by, any agreement that is now or is likely to become materially adverse to my business, Property or operations.
- I. Other Claims.** There are no outstanding claims or rights that would conflict with the execution, delivery or performance by me of the terms and conditions of this Agreement or the other Loan Documents. No outstanding claims or rights exist that may result in a lien on the Property, the Property's proceeds and the proceeds of proceeds, except liens that were disclosed to and agreed to by you in writing.
- J. Solvency.** I am able to pay my debts as they mature, my assets exceed my liabilities and I have sufficient capital for my current and planned business and other activities. I will not become insolvent by the execution or performance of this Loan.

5. FINANCIAL STATEMENTS. I will prepare and maintain my financial records using consistently applied generally accepted accounting principles then in effect. I will provide you with financial information in a form that you accept and under the following terms.

- A. Certification.** I represent and warrant that any financial statements that I provide you fairly represents my financial condition for the stated periods, is current, complete, true and accurate in all material respects, includes all of my direct or contingent liabilities and there has been no material adverse change in my financial condition, operations or business since the date the financial information was prepared.
- B. Frequency.** I will provide to you on an annual basis my financial statements, tax returns, annual internal audit reports or those prepared by independent accountants as soon as available after the close of each of my fiscal years. Any annual financial statements that I provide you will be audited statements.
- C. SEC Reports.** I will provide you with true and correct copies of all reports, notices or statements that I provide to the Securities and Exchange Commission, any securities exchange or my stockholders, owners, or the holders of any material indebtedness as soon as available after issuance.
- D. Requested Information.** I will provide you with any other information about my operations, financial affairs and condition as soon as possible or at least within N/A days after your request.

6. COVENANTS. Until the Loan and all related debts, liabilities and obligations are paid and discharged, I will comply with the following terms, unless you waive compliance in writing.

- A. Participation.** I consent to you participating or syndicating the Loan and sharing any information that you decide is necessary about me and the Loan with the other participants or syndicators.

CITY OF MCCOOK
Nebraska Commercial Loan Agreement
NE/4DRUPPERT0000000003642013N

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Page 1



B. Inspection. Following your written request, I will immediately pay for all one-time and recurring out-of-pocket costs that are related to the inspection of my records, business or Property that secures the Loan. Upon reasonable notice, I will permit you or your agents to enter any of my premises and any location where my Property is located during regular business hours to do the following.

- (1) You may inspect, audit, check, review and obtain copies from my books, records, journals, orders, receipts, and any correspondence and other business related data.
- (2) You may discuss my affairs, finances and business with any one who provides you with evidence that they are a creditor of mine, the sufficiency of which will be subject to your sole discretion.
- (3) You may inspect my Property, audit for the use and disposition of the Property's proceeds and proceeds of proceeds; or do whatever you decide is necessary to preserve and protect the Property and your interest in the Property.

After prior notice to me, you may discuss my financial condition and business operations with my independent accountants, if any, or my chief financial officer and I may be present during these discussions. As long as the Loan is outstanding, I will direct all of my accountants and auditors to permit you to examine my records in their possession and to make copies of these records. You will use your best efforts to maintain the confidentiality of the information you or your agents obtain, except you may provide your regulator, if any, with required information about my financial condition, operation and business or that of my parent, subsidiaries or affiliates.

C. Business Requirements. I will preserve and maintain my present existence and good standing in the jurisdiction where I am organized and all of my rights, privileges and franchises. I will do all that is needed or required to continue my business or activities as presently conducted, by obtaining licenses, permits and bonds everywhere I engage in business or activities or own, lease or locate my property. I will obtain your prior written consent before I cease my business or before I engage in any new line of business that is materially different from my present business.

D. Compliance with Laws. I will not violate any laws, regulations, rules, orders, judgments or decrees applicable to me or my Property, except for those which I challenge in good faith through proper proceedings after providing adequate reserves to fully pay the claim and its appeal should I lose. Laws include without limitation the Federal Fair Labor Standards Act requirements for producing goods, the federal Employee Retirement Income Security Act of 1974's requirements for the establishment, funding and management of qualified deferred compensation plans for employees, health and safety laws, environmental laws, tax laws, licensing and permit laws. On your request, I will provide you with written evidence that I have fully and timely paid my taxes, assessments and other governmental charges levied or imposed on me, my income or profits and my property. Taxes include without limitation sales taxes, use taxes, personal property taxes, documentary stamp taxes, recordation taxes, franchise taxes, income taxes, withholding taxes, FICA taxes and unemployment taxes. I will adequately provide for the payment of these taxes, assessments and other charges that have accrued but are not yet due and payable.

E. New Organizations. I will obtain your written consent before organizing, merging into, or consolidating with an entity; acquiring all or substantially all the assets of another; materially changing the legal structure, management, ownership or financial condition; or effecting or entering into a domestication, conversion or interest exchange.

F. Dealings with Insiders. I will not purchase, acquire or lease any property or services from, or sell, provide or lease any property or services to, or permit any outstanding loans or credit extensions to, or otherwise deal with, any Insiders except as required under contracts existing at the time I applied for the Loan and approved by you or as this Agreement otherwise permits. I will not change or breach these contracts existing at Loan application so as to cause an acceleration of or an increase in any payments due.

G. Other Debts. I will pay when due any and all other debts owed or guaranteed by me and will faithfully perform, or comply with all the conditions and obligations imposed on me concerning the debt or guaranty.

H. Other Liabilities. I will not incur, assume or permit any debt evidenced by notes, bonds or similar obligations, except: debt in existence on the date of this Agreement and fully disclosed to you; debt subordinated in payment to you on conditions and terms acceptable to you; accounts payable incurred in the ordinary course of my business and paid under customary trade terms or contested in good faith with reserves satisfactory to you.

I. Notice to You. I will promptly notify you of any material change in my financial condition, of the occurrence of a default under the terms of this Agreement or any other Loan Document, or a default by me under any agreement between me and any third party which materially and adversely affects my property, operations, financial condition or business.

J. Certification of No Default. On your request, my chief financial officer or my independent accountant will provide you with a written certification that to the best of their knowledge no event of default exists under the terms of this Agreement or the other Loan Documents, and that there exists no other action, condition or event which with the giving of notice or lapse of time or both would constitute a default. As requested, my chief financial officer or my independent accountant will also provide you with computations demonstrating compliance with any financial covenants and ratios contained in this Agreement. If an action, condition or event of default does exist, the certificate must accurately and fully disclose the extent and nature of this action, condition or event and state what must be done to correct it.

K. Use of Loan Proceeds. I will not permit the loan proceeds to be used to purchase, carry, reduce, or retire any loan originally incurred to purchase or carry any margin stock or otherwise cause the Loan to violate Federal Reserve Board Regulations U or X, or Section 8 of the Securities and Exchange Act of 1934 and its regulations, as amended.

L. Dispose of No Assets. Without your prior written consent or as the Loan Documents permit, I will not sell, lease, assign, transfer, dispose of or otherwise distribute all or substantially all of my assets to any person other than in the ordinary course of business for the assets' depreciated book value or more.

M. No Other Liens. I will not create, permit or suffer any lien or encumbrance upon any of my properties for or by anyone, other than you, except for: nonconsensual liens imposed by law arising out of the ordinary course of business on obligations that are not overdue or which I am contesting in good faith after making appropriate reserves; valid purchase money security interests on personal property; or any other liens specifically agreed to by you in writing.

N. Guaranties. I will not guaranty or become liable in any way as surety, endorser (other than as endorser of negotiable instruments in the ordinary course of business) or accommodation endorser or otherwise for the debt or obligations of any other person or entity, except to you or as you otherwise specifically agree in writing.

O. No Default under Other Agreements. I will not allow to occur, or to continue unremedied, any act, event or condition which constitutes a default, or which, with the passage of time or giving of notice, or both, would constitute a default under any agreement, document, instrument or undertaking to which I am a party or by which I may be bound.

P. Legal Disputes. I will promptly notify you in writing of any threatened or pending lawsuit, arbitration or other proceeding against me or any of my property, not identified in my financial statements, or that singly or together with other proceedings may materially and adversely affect my property, operations, financial condition or business. I will use my best efforts to bring about a favorable and speedy result of any of these lawsuits, arbitrations or other proceedings.

Q. Other Notices. I will immediately provide you with any information that may materially and adversely affect my ability to perform this Agreement and of its anticipated effect.

R. Loan Obligations. I will comply with the terms and agreements contained in this Agreement and in the other Loan Documents.

S. Insurance. I will obtain and maintain insurance with insurers, in amounts and coverages that are acceptable to you and customary with industry practice. This may include without limitation insurance policies for public liability, fire, hazard and extended risk, workers compensation, and, at your request, business interruption and/or rent loss insurance. At your request, I will deliver to you certified copies of all of these insurance policies, binders or certificates. I will obtain and maintain a mortgagee clause (or lender loss payable clause) endorsement - naming you as the loss payee. If you require, I will also obtain an "additional insured" endorsement - naming you as an additional insured. I will immediately notify you of cancellation or termination of insurance. I will require all insurance policies to provide you with at least 10 days prior written notice to you of cancellation or modification. I consent to you using or disclosing information relative to any contract of insurance required by the Loan for the purpose of replacing this insurance. I also authorize my insurer and you to exchange all relevant information related to any contract of insurance required by any document executed as part of this Loan.

T. Property Maintenance. I will keep all tangible and intangible property that I consider necessary or useful in my business in good working condition by making all needed repairs, replacements and improvements and by making all rental, lease or other payments due on this property.

U. Property Loss. I will immediately notify you, and the insurance company when appropriate, of any material casualty, loss or depreciation to the Property or to my other property that affects my business.

V. Reserves. You may set aside and reserve Loan proceeds for Loan interest, fees and expenses, taxes, and insurance. I grant you a security interest in the reserves.

No interest will accrue on any reserve Loan proceeds. Disbursement of reserves is disbursement of the Loan's proceeds. At my request, you will disburse the reserves for the purpose they were set aside for, as long as I am not in default under this Agreement. You may directly pay these reserved items, reimburse me for payments I made, or reduce the reserves and increase the Loan proceeds available for disbursement.

W. Additional Taxes. I will pay all filing and recording costs and fees, including any recordation, documentary or transfer taxes or stamps, that are required to be paid with respect to this Loan and any Loan Documents.

7. DEFAULT. I understand that you may demand payment anytime at your discretion. For example, you may demand payment in full if any of the following events (known separately and collectively as an Event of Default) occur:

- A. **Payments.** I fail to make a payment in full when due.
- B. **Insolvency or Bankruptcy.** The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me or any co-signer, endorser, surety or guarantor of this Agreement or any other obligations I have with you.
- C. **Failure to Perform.** I fail to perform any condition or to keep any promise or covenant of this Agreement.
- D. **Other Documents.** A default occurs under the terms of any other Loan Document.
- E. **Other Agreements.** I am in default on any other debt or agreement I have with you.
- F. **Misrepresentation.** I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
- G. **Judgment.** I fail to satisfy or appeal any judgment against me.
- H. **Forfeiture.** The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
- I. **Name Change.** I change my name or assume an additional name without notifying you before making such a change.
- J. **Property Transfer.** I transfer all or a substantial part of my money or property.
- K. **Property Value.** You determine in good faith that the value of the Property has declined or is impaired.
- L. **Other Events.** Anything else happens that causes you to reasonably believe that the prospect of payment, performance or realization of the Property is significantly impaired.

8. REMEDIES. After I default, you may at your option do any one or more of the following.

- A. **Acceleration.** You may make all or any part of the amount owing by the terms of the Loan immediately due. If I am a debtor in a bankruptcy petition or in an application filed under section 5(a)(3) of the Securities Investor Protection Act, the Loan is automatically accelerated and immediately due and payable without notice or demand upon filing of the petition or application.
- B. **Sources.** You may use any and all remedies you have under state or federal law or in any Loan Document.
- C. **Insurance Benefits.** You may make a claim for any and all insurance benefits or refunds that may be available on my default.
- D. **Payments Made On My Behalf.** Amounts advanced on my behalf will be immediately due and may be added to the balance owing under the terms of the Loan, and accrue interest at the highest post-maturity interest rate.
- E. **Set-Off.** You may use the right of set-off. This means you may set-off any amount due and payable under the terms of the Loan against any right I have to receive money from you.
 My right to receive money from you includes any deposit or share account balance I have with you; any money owed to me on an item presented to you or in your possession for collection or exchange; and any repurchase agreement or other non-deposit obligation. "Any amount due and payable under the terms of the Loan" means the total amount to which you are entitled to demand payment under the terms of the Loan at the time you set-off.
 Subject to any other written contract, if my right to receive money from you is also owned by someone who has not agreed to pay the Loan, your right of set-off will apply to my interest in the obligation and to any other amounts I could withdraw on my sole request or endorsement.
 Your right of set-off does not apply to an account or other obligation where my rights arise only in a representative capacity. It also does not apply to any Individual Retirement Account or other tax-deferred retirement account.
 You will not be liable for the dishonor of any check when the dishonor occurs because you set-off against any of my accounts. I agree to hold you harmless from any such claims arising as a result of your exercise of your right of set-off.
- F. **Waiver.** Except as otherwise required by law, by choosing any one or more of these remedies you do not give up your right to use any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

9. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after the occurrence of an Event of Default, to the extent permitted by law, I agree to pay all expenses of collection, enforcement or protection of your rights and remedies under this Agreement or any other Loan Document. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Loan. All fees and expenses will be secured by the Property I have granted to you, if any. In addition, to the extent permitted by the United States Bankruptcy Code, I agree to pay the reasonable attorneys' fees incurred by you to protect your rights and interests in connection with any bankruptcy proceedings initiated by or against me.

10. APPLICABLE LAW. This Agreement is governed by the laws of Nebraska, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law. In the event of a dispute, the exclusive forum, venue and place of jurisdiction will be in Nebraska, unless otherwise required by law.

11. JOINT AND SEVERAL LIABILITY AND SUCCESSORS. My obligation to pay the Loan is independent of the obligation of any other person who has also agreed to pay it. You may sue me alone, or anyone else who is obligated on the Loan, or any number of us together, to collect the Loan. Extending the Loan or new obligations under the Loan, will not affect my duty under the Loan and I will still be obligated to pay the Loan. You may assign all or part of your rights or duties under this Agreement or the Loan Documents without my consent. If you assign this Agreement, all of my covenants, agreements, representations and warranties contained in this Agreement or the Loan Documents will benefit your successors and assigns. I may not assign this Agreement or any of my rights under it without your prior written consent. The duties of the Loan will bind my successors and assigns.

12. AMENDMENT, INTEGRATION AND SEVERABILITY. This Agreement may not be amended or modified by oral agreement. No amendment or modification of this Agreement is effective unless made in writing. This Agreement and the other Loan Documents are the complete and final expression of the understanding between you and me. If any provision of this Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

13. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Agreement.

14. NOTICE, FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Borrower will be deemed to be notice to all Borrowers. I will inform you in writing of any change in my name, address or other application information. I will provide you any correct and complete financial statements or other information you request. I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Loan and to confirm your lien status on any Property. Time is of the essence.

15. SIGNATURES. By signing, I agree to the terms contained in this Agreement. I also acknowledge receipt of a copy of this Agreement.

BORROWER:
CITY OF MCCOOK



By _____ Date _____
LINDA TAYLOR, MAYOR OF MCCOOK

LENDER:
MNB Bank

By _____ Date _____
JAMEY L. HANSEN, Vice President



SECURITY AGREEMENT

DATE AND PARTIES. The date of this Security Agreement (Agreement) is July 21, 2025. The parties and their addresses are:

SECURED PARTY:
MNB BANK
220 Norris Avenue
PO BOX 1208
McCook, NE 69001-1208

DEBTOR:
CITY OF MCCOOK
PO BOX 1059
MC COOK, NE 69001-1059

Definitions. For the purposes of this document, the following terms have the following meanings.

"Loan" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction. The pronouns "you" and "your" refer to the Secured Party. The pronouns "I," "me" and "my" refer to each person or entity signing this Agreement as Debtor and agreeing to give the Property described in this Agreement as security for the Secured Debts.

1. SECURED DEBTS. The term "Secured Debts" includes and this Agreement will secure each of the following:

A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 40003139, dated July 21, 2025, from me to you, in the amount of \$275,863.00.

B. All Debts. All present and future debts from me to you, even if this Agreement is not specifically referenced, the future debts are also secured by other collateral, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Agreement, each agrees that it will secure debts incurred either individually or with others who may not sign this Agreement. Nothing in this Agreement constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing.

This Agreement will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. In addition, this Agreement will not secure any other debt if, with respect to such other debt, you fail to fulfill any necessary requirements or fail to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

C. Sums Advanced. All sums advanced and expenses incurred by you under the terms of this Agreement.

Loan Documents refer to all the documents executed in connection with the Secured Debts.

2. SECURITY INTEREST. To secure the payment and performance of the Secured Debts, I grant you a security interest in all of the Property described in this Agreement that I own or have sufficient rights in which to transfer an interest, now or in the future, wherever the Property is or will be located, and all proceeds and products from the Property (including, but not limited to, all parts, accessories, repairs, replacements, improvements, and accessions to the Property). Property is all the collateral given as security for the Secured Debts and described in this Agreement, and includes all obligations that support the payment or performance of the Property. "Proceeds" includes cash proceeds, non-cash proceeds and anything acquired upon the sale, lease, license, exchange, or other disposition of the Property; any rights and claims arising from the Property; and any collections and distributions on account of the Property.

Property also includes any original evidence of title or ownership whether evidenced by a certificate of title or ownership, a manufacturer's statement of origin or other document when the Property is titled under any federal or state law. I will deliver the title documents and properly execute all title documents as necessary to reflect your security interest.

This Agreement remains in effect until terminated in writing, even if the Secured Debts are paid and you are no longer obligated to advance funds to me under any loan or credit agreement.

3. PROPERTY DESCRIPTION. The Property is described as follows:

A. Motor Vehicle, Mobile Home, Sport Craft, or Trailer. A Motor Vehicle of Make: FORD . Year: 2025, Model: F550 4X4 HORTON AMBULANCE, VIN: 1FDUF5HT7SEC11516.

4. WARRANTIES AND REPRESENTATIONS. I have the right and authority to enter into this Agreement. The execution and delivery of this Agreement will not violate any agreement governing me or to which I am a party. I am located at the address indicated in the DATE AND PARTIES section. I will provide you with at least 30 days notice prior to any change in my name or principal residence location.

A. Ownership of Property. To the extent this is a Purchase Money Security Interest, I will acquire ownership of the Property with the proceeds of the Purchase Money Loan. Your claim to the Property is ahead of the claims of any other creditor, except as disclosed in writing to you prior to any advance on the Secured Debts. I represent that I am the original owner of the Property and, if I am not, that I have provided you with a list of prior owners of the Property.

5. DUTIES TOWARD PROPERTY.

A. Protection of Secured Party's Interest. I will defend the Property against any other claim. I agree to do whatever you require to protect your security interest and to keep your claim in the Property ahead of the claims of other creditors. I will not do anything to harm your position.

I will keep books, records and accounts about the Property and my business in general. I will let you examine these and make copies at any reasonable time. I will prepare any report or accounting you request which deals with the Property.

B. Use, Location, and Protection of the Property. I will keep the Property in my possession and in good repair. I will use it only for commercial purposes. I will not change this specified use without your prior written consent. You have the right of reasonable access to inspect the Property and I will immediately inform you of any loss or damage to the Property. I will not cause or permit waste to the Property.

I will keep the Property at my address listed in the DATE AND PARTIES section unless we agree I may keep it at another location. If the Property is to be used in other states, I will give you a list of those states. The location of the Property is given to aid in the identification of the Property. It does not in any way limit the scope of the security interest granted to you. I will notify you in writing and obtain your prior written consent to any change in location of any of the Property. I will not use the Property in violation of any law. I will notify you in writing prior to any change in my name or address.

Until the Secured Debts are fully paid and this Agreement is terminated, I will not grant a security interest in any of the Property without your prior written consent. I will pay all taxes and assessments levied or assessed against me or the Property and provide timely proof of payment of these taxes and assessments upon request.

C. Selling, Leasing or Encumbering the Property. I will not sell, offer to sell, lease, or otherwise transfer or encumber the Property without your prior written permission. Any disposition of the Property contrary to this Agreement will violate your rights. Your permission to sell the Property may be reasonably withheld without regard to the creditworthiness of any buyer or transferee. I will not permit the Property to be the subject of any court order affecting my rights to the Property in any action by anyone other than you. If the Property includes chattel paper or instruments, either as original collateral or as proceeds of the Property, I will note your security interest on the face of the chattel paper or instruments.

D. Additional Duties Specific to Motor Vehicles, Sport Craft, or Trailers. So long as I am not in default under this Agreement, the Motor Vehicle, Sport Craft, or Trailer portion of the Property will not be restricted to a specific location and may be moved as necessary during ordinary use. However, they may not be taken out of state permanently nor removed from the United States or Canada without your prior written consent.

6. INSURANCE. I agree to keep the Property insured against the risks reasonably associated with the Property. I will maintain this insurance in the amounts you require. This insurance will last until the Property is released from this Agreement. I may choose the insurance company, subject to your approval, which will not be unreasonably withheld.

I will have the insurance company name you as loss payee on any insurance policy. I will give you and the insurance company immediate notice of any loss. You may apply the insurance proceeds toward what is owed on the Secured Debts. You may require added security as a condition of permitting any insurance proceeds to be used to repair or replace the Property.

If you acquire the Property in damaged condition, my right to any insurance policies and proceeds will pass to you to the extent of the Secured Debts.

CITY OF MCCOOK
Nebraska Security Agreement
NE/4DRUPPERT0000000003642013N

Wolters Kluwer Financial Services, Inc. ©1996, 2025 Bankers Systems™



I will immediately notify you of cancellation or termination of insurance. If I fail to keep the Property insured, you may obtain insurance to protect your interest in the Property and I will pay for the insurance on your demand. You may demand that I pay for the insurance all at once, or you may add the insurance premiums to the balance of the Secured Debts and charge interest on it at the rate that applies to the Secured Debts. This insurance may include lesser or greater coverages than originally required of me, may be written by a company other than one I would choose, and may be written at a higher rate than I could obtain if I purchased the insurance. This insurance coverage does not satisfy any liability or property insurance that may be mandated by applicable state or federal law. I acknowledge and agree that you or one of your affiliates may receive commissions on the purchase of this insurance.

7. AUTHORITY TO PERFORM. I authorize you to do anything you deem reasonably necessary to protect the Property, and perfect and continue your security interest in the Property. If I fail to perform any of my duties under this Agreement or any other Loan Document, you are authorized, without notice to me, to perform the duties or cause them to be performed.

These authorizations include, but are not limited to, permission to:

- A. pay and discharge taxes, liens, security interests or other encumbrances at any time levied or placed on the Property.
- B. pay any rents or other charges under any lease affecting the Property.
- C. order and pay for the repair, maintenance and preservation of the Property.
- D. file any financing statements on my behalf and pay for filing and recording fees pertaining to the Property.
- E. place a note on any chattel paper indicating your interest in the Property.
- F. take any action you feel necessary to realize on the Property, including performing any part of a contract or endorsing it in my name.
- G. handle any suits or other proceedings involving the Property in my name.
- H. prepare, file, and sign my name to any necessary reports or accountings.
- I. make an entry on my books and records showing the existence of this Agreement.

If you perform for me, you will use reasonable care. If you exercise the care and follow the procedures that you generally apply to the collection of obligations owed to you, you will be deemed to be using reasonable care. Reasonable care will not include: any steps necessary to preserve rights against prior parties; the duty to send notices, perform services or take any other action in connection with the management of the Property; or the duty to protect, preserve or maintain any security interest given to others by me or other parties. Your authorization to perform for me will not create an obligation to perform and your failure to perform will not preclude you from exercising any other rights under the law or this Loan Agreement. All cash and non-cash proceeds of the Property may be applied by you only upon your actual receipt of cash proceeds against such of the Secured Debts, matured or unmatured, as you determine in your sole discretion.

If you come into actual or constructive possession of the Property, you will preserve and protect the Property. For purposes of this paragraph, you will be in actual possession of the Property only when you have physical, immediate and exclusive control over the Property and you have affirmatively accepted that control. You will be in constructive possession of the Property only when you have both the power and the intent to exercise control over the Property.

8. PURCHASE MONEY SECURITY INTEREST. This Agreement creates a Purchase Money Security Interest to the extent you are making advances or giving value to me to acquire rights in or the use of collateral and I in fact use the value given for that purpose. Purchase Money Loan means any loan or advance used to acquire rights in or the use of any Property. The portion of the Property purchased with loan proceeds will remain subject to the Purchase Money Security Interest until the Secured Debts are paid in full. I authorize you, at your option, to disburse the loan proceeds directly to the seller of the Property. Payments on any non-Purchase Money Loan also secured by this Agreement will not be applied to the Purchase Money Loan. Payments on the Purchase Money Loan will be applied first to the non-purchase money portion of the loan, if any, and then to the purchase money portion in the order in which the purchase money Property was acquired. If the purchase money Property was acquired at the same time, then payments will be applied in the order you select. No security interest will be terminated by application of this formula.

9. DEFAULT. I will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

- A. **Payments.** I fail to make a payment in full when due.
- B. **Insolvency or Bankruptcy.** The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against me, Obligor, or any co-signer, endorser, surety or guarantor of this Agreement or any other obligations Obligor has with you.
- C. **Failure to Perform.** I fail to perform any condition or to keep any promise or covenant of this Agreement.
- D. **Other Documents.** A default occurs under the terms of any other Loan Document.
- E. **Other Agreements.** I am in default on any other debt or agreement I have with you.
- F. **Misrepresentation.** I make any verbal or written statement or provide any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.
- G. **Judgment.** I fail to satisfy or appeal any judgment against me.
- H. **Forfeiture.** The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.
- I. **Name Change.** I change my name or assume an additional name without notifying you before making such a change.
- J. **Property Transfer.** I transfer all or a substantial part of my money or property.
- K. **Property Value.** You determine in good faith that the value of the Property has declined or is impaired.
- L. **Other Events.** Anything else happens that causes you to reasonably believe that the prospect of payment, performance or realization of the Property is significantly impaired.

10. DUE ON SALE OR ENCUMBRANCE. You may, at your option, declare the entire balance of this Agreement to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

11. REMEDIES. After I default, you may at your option do any one or more of the following.

- A. **Acceleration.** You may make all or any part of the amount owing by the terms of the Secured Debts immediately due.
- B. **Sources.** You may use any and all remedies you have under state or federal law or in any Loan Document.
- C. **Insurance Benefits.** You may make a claim for any and all insurance benefits or refunds that may be available on my default.
- D. **Payments Made On My Behalf.** Amounts advanced on my behalf will be immediately due and may be added to the Secured Debts.
- E. **Assembly of Property.** You may require me to gather the Property and make it available to you in a reasonable fashion.
- F. **Repossession.** You may repossess the Property so long as the repossession does not involve a breach of the peace. You may sell, lease or otherwise dispose of the Property as provided by law. You may apply what you receive from the disposition of the Property to your expenses, your attorneys' fees and legal expenses (where not prohibited by law), and any debt I owe you. If what you receive from the disposition of the Property does not satisfy the debt, I will be liable for the deficiency (where permitted by law). In some cases, you may keep the Property to satisfy the debt.

Where a notice is required, I agree that ten days prior written notice sent by first class mail to my address listed in this Agreement will be reasonable notice to me under the Nebraska Uniform Commercial Code. If the Property is perishable or threatens to decline speedily in value, you may, without notice to me, dispose of any or all of the Property in a commercially reasonable manner at my expense following any commercially reasonable preparation or processing (where permitted by law).

If any items not otherwise subject to this Agreement are contained in the Property when you take possession, you may hold these items for me at my risk and you will not be liable for taking possession of them (where permitted by law).

G. Use and Operation. You may enter upon my premises and take possession of all or any part of my property for the purpose of preserving the Property or its value, so long as you do not breach the peace. You may use and operate my property for the length of time you feel is necessary to protect your interest, all without payment or compensation to me.

H. Waiver. By choosing any one or more of these remedies you do not give up your right to use any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

12. WAIVER OF CLAIMS. I waive all claims for loss or damage caused by your acts or omissions where you acted reasonably and in good faith.

13. PERFECTION OF SECURITY INTEREST AND COSTS. I authorize you to file a financing statement and/or security agreement, as appropriate, covering the Property. I will comply with, facilitate, and otherwise assist you in connection with obtaining perfection or control over the Property for purposes of perfecting

your security interest under the Uniform Commercial Code. I agree to pay all taxes, fees and costs you pay or incur in connection with preparing, filing or recording any financing statements or other security interest filings on the Property. I agree to pay all actual costs of terminating your security interest.

14. APPLICABLE LAW. This Agreement is governed by the laws of Nebraska, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law. In the event of a dispute, the exclusive forum, venue and place of jurisdiction will be in Nebraska, unless otherwise required by law.

15. JOINT AND SEVERAL LIABILITY AND SUCCESSORS. Each Debtor's obligations under this Agreement are independent of the obligations of any other Debtor. You may sue each Debtor individually or together with any other Debtor. You may release any part of the Property and I will still be obligated under this Agreement for the remaining Property. Debtor agrees that you and any party to this Agreement may extend, modify or make any change in the terms of this Agreement or any evidence of debt, without Debtor's consent. Such a change will not release Debtor from the terms of this Agreement. If you assign any of the Secured Debts, you may assign all or any part of this Agreement without notice to me or my consent, and this Agreement will inure to the benefit of your assignee to the extent of such assignment. You will continue to have the unimpaired right to enforce this Agreement as to any of the Secured Debts that are not assigned. This Agreement shall inure to the benefit of and be enforceable by you and your successors and assigns and any other person to whom you may grant an interest in the Secured Debts and shall be binding upon and enforceable against me and my successors and assigns.

16. AMENDMENT, INTEGRATION AND SEVERABILITY. This Agreement may not be amended or modified by oral agreement. No amendment or modification of this Agreement is effective unless made in writing. This Agreement and the other Loan Documents are the complete and final expression of the understanding between you and me. If any provision of this Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

17. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Agreement.

18. NOTICE AND ADDITIONAL DOCUMENTS. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Debtor will be deemed to be notice to all Debtors. I will inform you in writing of any change in my name, address or other application information. I will provide you any other, correct and complete information you request to effectively grant a security interest on the Property. I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Agreement and to confirm your lien status on any Property. Time is of the essence.

SIGNATURES. By signing, I agree to the terms contained in this Agreement. I acknowledge receipt of a copy of this Agreement.

DEBTOR:

CITY OF MCCOOK

By _____ Date _____
LINDA TAYLOR, MAYOR OF MCCOOK



SECURED PARTY:

MNB Bank

By _____ Date _____
JAMEY L. HANSEN, Vice President



AGREEMENT TO PROVIDE INSURANCE

DATE AND PARTIES. The date of this Agreement to Provide Insurance (Agreement) is July 21, 2025. The parties and their addresses are:

OWNER:
CITY OF MCCOOK
PO BOX 1059
MC COOK, NE 69001-1059

SECURED PARTY:
MNB BANK
220 Norris Avenue
PO BOX 1208
McCook, NE 69001-1208

The pronouns "you" and "your" refer to the Secured Party. The pronouns "I," "me" and "my" refer to each person or entity signing this Agreement as Owner.

1. LOAN DESCRIPTION (Loan).
A. Date. July 21, 2025
B. Loan Number. 40003139
C. Loan Amount. \$275,863.00

2. AGREEMENT TO PROVIDE INSURANCE. As part of my Loan, I agree to do all of the following.
A. I will insure the Property as listed and with the coverages shown in the DESCRIPTION OF PROPERTY section.
B. I will have you named on the policy, with the status listed under the STATUS section.
C. I will arrange for the insurance company to notify you that the policy is in effect and your status has been noted.
D. I will pay for this insurance, including any fee for this endorsement.
E. I will keep the insurance in effect until the Property is no longer subject to your security interest. (I understand that the Property may secure debts in addition to any listed in the LOAN DESCRIPTION section.)

3. DESCRIPTION OF PROPERTY. The Property subject to this Agreement is described as follows.
A Motor Vehicle of Make: FORD, Year: 2025, Model: F550 4X4 HORTON AMBULANCE, VIN: 1FDUF5HT7SEC11516.
I agree to insure this Property according to the following described risks, amount of coverage, and maximum deductible allowed. I will provide automobile coverage on the Property. The insurable value of this Property is . The term of coverage will be . The amount of premium will be .

Effective Date:
INSURANCE COMPANY. The insurance policy covering the Property and the insurance company issuing the policy are as follows:
Policy Number.
Insurance Company Name, Address, and Phone Number.

INSURANCE AGENCY AND AGENT. The insurance agency through which I have purchased, or intend to purchase, the required insurance is as follows:
Agent Name.
Agency Name, Address, and Phone Number.

4. STATUS. Your status shall be listed on the insurance policy as Lienholder. The current lien position of the Secured Party is First Lien.

5. MAILING ADDRESS. Please return to Secured Party at the address listed in the DATE AND PARTIES section.

SIGNATURES FOR OWNERS AND AUTHORIZATION TO INSURANCE AGENT AND COMPANY. By signing below, I agree to the terms contained in this Agreement and acknowledge receipt of a copy of this Agreement. I request the listed insurance company and agency to provide the indicated coverage, and list you on the policy with the indicated status. I also request the insurance company or its authorized agent to immediately confirm that the policy is in effect by signing this form and forwarding a copy of the policy to you.

OWNER:
CITY OF MCCOOK

By LINDA TAYLOR, MAYOR OF MCCOOK Date



**CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING**

ITEM: **2.E.**

Receive and file the claims for the month of June 2025 published July 11, 2025.

BACKGROUND:

Claims are presented to the Council and published each month as outlined in the City Code of Ordinances.

Staff is always available to address any questions that the Council may have regarding a specific claim.

**FISCAL
IMPACT:** None.

APPROVALS:



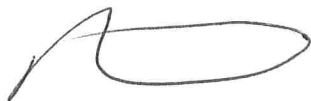
Lea Ann Doak, City Clerk

July 15, 2025



Tera Koetter, Assistant City Manager

July 15, 2025



Nathan A. Schneider, City Manager

July 15, 2025

CITY OF MCCOOK
CLAIMS FOR JUNE 2025

ABBREVIATIONS FOR LEGALS: PS - PERSONAL SERVICES; S- SUPPLIES; SC - SERVICES & CHARGES; CO - CAPITAL OUTLAY; BT - BUDGET TRANSFERS

20/20 TECHS-SC 6381.54, S 21.50; 308 UPFITTERS-SC 649.99; 7D-LOCKSHOP-S 595.68; ACE-S 1284.44; ACME PRINTING-S 188.13; AKRS-S 2495.80; ALLEY POYNER-SC 6143.75; AMERICAN AG LAB-SC 1156.74; AMERICAN LEGAL-SC 2109.74; AMERITAS-CLAIMS-SC 1731.42; AMERITAS-DENTAL-SC 358.11; ANYTIME TRI-STATE TOWING-SC 525.50; AR REFUND-SC 300.00; ARNOLD MOTOR SUPPLY-S 14.14; ARNOLD POOL CO.-S 277.40; ARROW CAR WASH-S 21.15; ARROW SEED CO-CO 375.50, S 215.00; AT&T-S 446.16; AURORA COOP-S 6861.32; AVFUEL CORP-S 22167.24; BARCO MUNICIPAL PRODUCTS-S 561.52; BETTER HOMES AND GARDENS-S 38.60; BLACK HILLS ENERGY-SC 2078.75, S 141.58; BOMGAARS-S 2600.32; JESSICA BORTNER-SC 340.00; BROWN AND BROWN INS-SC 10000.00; BW TELECOM-SC 144.14; C&K-S 333.31; S CALVERT-S 1785.00; CAMBRIDGE TELEPHONE-SC 234.12; CARQUEST-S 3329.33; CASH WA-S 18603.76; CASPER/NATRONA COUNTY-SC 4250.00; CENTURY LINK-SC 9064.79; CITY OF MCCOOK-PS 521615.39; CITY SELF INS-BT 176559.66; SALES TAX-BT 44995.88; TRANSFER STATION-S 5190.10; UTILITIES-SC 20278.93; J. CROCKER-SC 76.25; CROELL-CO 1568.90; D&S HARDWARE-SC 276.82; D12 INDUSTRIES-S 2114.00; DAS ACCT-SC 1074.04, S 66.00; DEMCO-S 124.59; DEVENY MOTORS-S 496.11; DIAMOND VOGEL-S 37.04; DR. DRAIN RESCUE-S 548.75; DONATIONS-1500.00; EAKES-S 10364.75; EMBERS BAKERY-SC 122.04; ENVIRONMENTAL ANALYSIS-SC 209.96; FICA-PS 27236.81; FLOYD'S TRUCK CENTER-S 1975.01; FRENCHMAN VALLEY COOP-S 272.85; FRONTIER COMMUNICATIONS-SC 34.19; FURNITURE LEISURE, INC-S 1277.95; GALLS-S 162.95; GARRISON'S-S 533.00, SC 120.00; GOOGLE SVCS-SC 518.32; GRAINGER-S 803.48; GREAT PLAINS COMM-SC 3255.41, S 80.63; HAMPTON INN-SC 560.00; M. HARPAM-SC 20.00; HAWKINS, INC-S 3310.72; HENNING BROS-SC 59.00; HERITAGE SENIOR CENTER-SC 60.00; HINKLE TERMITE & PEST-S 1047.42; HONORBOUND IT-S 300.00; IDEAL LINEN-S 225.07; INDELCO-S 3336.25; J BAR J LANDFILL-SC 49020.25; JOSH'S WELDING-S 70.00; K & C GRAIN-S 11085.20; K-C MOTOR-S 1545.48; T. KOETTER-SC 449.20; KIM KORGAN-S 96.00; K. LARSON-SC 434.20; LB840-SC 12683.00; LIBERTY CUSTOM SRVS-CO 28500.00; LIFE-ASSIST-S 1318.84; LUMACURVE-S 4426.64; MAMMOTH SPORTS-SC 203000.00; MARC-S 465.90; MARIS GEN CONTRACTING-S 507.50; MC CONCRETE-S 829.90; MC GAZETTE-SC 735.82; MC HUMANE SOCIETY-S 4516.73; MPPD-SC 2974.18; MCNET -SC 109.90; MCKESSON MEDICAL-S 896.12; MEDICARE-PS 7351.82; MEAD-CO 85.24; MICROMARKETING-S 2345.68; MIDWEST LABS-SC

2204.56, S 322.85; MILLER & ASSOC.-SC 12420.00; B. MINTLING-S 3240.00; MOTOROLA-S 15.44; MOUSEL, BROOKS, SCHNEIDER, MUSTION, SCHIFFLET-SC 3892.00; MPCC-SC 40.00; MUNICIPAL SUPPLY-SC 1090.77; MUTUAL OF OMAHA-SC 1007.67; NDEE-SC 45598.19; NE DEPT OF REV SALES TAX-SC 12525.21; NE STATE FIRE MARSHAL-S 81.00; NE STATE HISTORICAL SOCIETY-SC 35.00; NEBRASKA MEMORIALS-SC 1875.00; NE TIRE-SC 27.99, S 1552.26; NICK'S DIST-S 2207.38; NMC-SC 1208.33; NORTH PLATTE FIRE EQ-S 280.00; NPPD-SC 33418.26, S 251.87; O'REILLY AUTO-S 33.98; Z. OLIVER-S 6990.00; ONE BILLING SOLUTIONS-SC 4740.22; ONE CALL-SC 201.51; PAULSEN-S 267.90; PETROTEK ENG-SC 12370.68; PINPOINT COMM-SC 69.99; PLATTE VALLEY COMM-S 1435.00; POLYDYNE-S 769.50; PRAISE WINDOWS-S 280.00; PYE-BARKER FIRE& SAFETY-S 709.00; QUILL-S 300.94; RWCO CRT-SC 34.00; RWCO TREASURER-SC 200.00; RJ THOMAS MFG-S 1910.00; ROCKMOUNT RESEARCH-S 482.94; RUGGLES TRAILER-S 822.00; SCHINDLER ELEVATOR-S 698.19; N. SCHNEIDER-SC 337.00; B SIEGFRIED-SC 630.86; SOUTHWEST FARM & AUTO-S 182.81; T STEWART-S 4560.00; STRYKER MEDICAL-S 1757.10; TITAN-MACHINERY-S 815.05; TK ELEVATOR-S 405.57; TOTAL TURF-S 298.09; TRI STATE AUTO GLASS-S 427.00; UMR-SC 274531.79; US FOODS-S 965.19; UTILITY REFUNDS-5317.77; VERIZON-SC 2622.88; VK ELECTRONICS-S 749.99; VOLZ- S 1739.59; WAGNER FORD- S 6859.05; WALMART-S 1837.34; WEX BANK-S 17362.32; WITMER PUBLIC SAFETY-S 22.99; WPCI-SC 32.00; ZOLL-S 243.00.

-s-Lea Ann Doak, City Clerk

PUBLISH: JULY 11, 2025

**CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING**

ITEM: **2.F.**

Forward to the City's insurance carrier for review and appropriate action a general liability incident form from Kimberlee Obert.

BACKGROUND:

Staff received the General Liability Incident Form from Kimberlee Obert. The governing body is required to forward the claim to the City's insurance carrier for review and appropriate action.

FISCAL

IMPACT: None.

APPROVALS:



Lea Ann Doak, City Clerk

July 15, 2025



Tera Koetter, Assistant City Manager

July 15, 2025



Nathan A. Schneider, City Manager

July 15, 2025

**CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING**

ITEM: _____

RECOMMENDATION:

APPROVE THE REQUEST FROM KARI PETERS WITH TK VENTURES TO CLOSE WEST 1ST STREET FROM WEST D STREET TO WEST E STREET FOR THE INSTALLATION OF A JUNCTION BOX FOR THE NEW COMMUNITY HOSPITAL DORM FACILITY FROM MONDAY JULY 28TH THRU AUGUST 1ST.

BACKGROUND:

This request is for the closure of West 1st Street between West D Street and West E Street for the installation of a junction box in the middle of West 1st Street as part of the Community Hospital Dorm project. The request is for the permission to have West 1st Street closed beginning on Monday July 28th and ending on Friday August 1st.

**FISCAL
IMPACT:** None.

APPROVALS:



Kyle Potthoff, Public Works Director

July 15, 2025



Nate Schneider, City Manager

July 15, 2025



Lea Ann Doak, City Clerk
City of McCook
505 West C St.
P.O. Box 1059
McCook, NE 69001

Telephone: (308)345-2022
E-mail: admin@cityofmccook.com
Website: www.cityofmccook.com

TOPIC FOR CONSIDERATION FOR CITY COUNCIL AGENDA

If you have a specific topic that you would like the City Council to consider at a future meeting, please complete the information below and submit to the City Clerk's office. The item will be reviewed and forwarded to city staff for appropriate action or scheduled for a future meeting of the City Council, if necessary. You will be notified of the staff recommendation or action taken on your request or when the item will be presented to the City Council for consideration.

Name: T+k Ventures LLC
Address: PO Box 481 Trenton NE 69044
Telephone Number: 308-340-9346 or 970-302-7536
Email Address: kari@tandkventures.com
Date of Request: 7/21/2025

Description of Requested Topic: (Please be as specific as possible and use additional sheets of paper if needed.)

We would like to request the closure of W 1st Street between W D St + W E Street to install a junction box in middle of W 1st St for community hospital student housing project

For Administrative Purposes:	
Date Request Received: _____	Received by: _____
Action Taken: _____ _____	
Follow-Up Needed: _____ _____	
Signed: _____	Date: _____

Completed form must be received 2 weeks prior to the Council meeting to get on the agenda.
For 1st Monday meeting of the month, form must be submitted by 3rd Monday of the month before.
For 3rd Monday meeting of the month, form must be submitted by the 1st Monday of the month.



potthoff@cityofmccook.com

From: burkey@cityofmccook.com
Sent: Wednesday, July 9, 2025 3:53 PM
To: potthoff@cityofmccook.com
Subject: FW: test
Attachments: Request for street closure.pdf

Importance: High

From: Kari Peter <kari@tandkventures.com>
Sent: Wednesday, July 9, 2025 3:46 PM
To: burkey@cityofmccook.com
Subject: RE: test
Importance: High

HI!
I forgot to add that our target date to start the construction is 7/28/2025.
Thanks!

*Kari Peter
T & K Ventures LLC
308-340-9346 - Office
970-302-7536 - Cell*

From: burkey@cityofmccook.com <burkey@cityofmccook.com>
Sent: Wednesday, July 9, 2025 3:35 PM
To: 'Kari Peter' <kari@tandkventures.com>
Subject: RE: test

From: Kari Peter <kari@tandkventures.com>
Sent: Wednesday, July 9, 2025 3:33 PM
To: burkey@cityofmccook.com
Subject: test

*Kari Peter
T & K Ventures LLC
308-340-9346 - Office
970-302-7536 - Cell*

potthoff@cityofmccook.com

From: kari@tandkventures.com
Sent: Wednesday, July 9, 2025 5:51 PM
To: potthoff@cityofmccook.com
Subject: Re: Street Closure

Just the week (m - f) of the 28th

Thx

Sent from my Verizon, Samsung Galaxy smartphone
Get [Outlook for Android](#)

From: potthoff@cityofmccook.com <potthoff@cityofmccook.com>
Sent: Wednesday, July 9, 2025 4:32:18 PM
To: 'Kari Peter' <kari@tandkventures.com>
Subject: Street Closure

Kari,

Thanks for sending your request for the street closure. **How long are you requesting that the street be closed?**

Thanks,

Kyle

**CITY MANAGER'S REPORT
JULY 21, 2025 MCCOOK CITY COUNCIL MEETING**

3.A.

ITEM NO. _____ Presentation from Emma Castor with West Central Nebraska Development District (WCNDD) in regards to properties in their designated area that should be declared a nuisance, properties that should be rescinded from previous declaration of nuisance, and properties that need abatement.

3.B.

ITEM NO. _____ Approve Resolution No. 2025-17 approving the designation of nuisance properties as deemed by WCNDD and as declared in the Resolution.

ITEM NO. _____ **3.C.** Approve Resolution No. 2025-18 approving the rescinding of a portion of Resolution No. 2025-11 which previously declared certain properties a nuisance and which now have been abated and cleared of the nuisance as deemed by WCNDD and as declared in the Resolution.

ITEM NO. _____ **3.D.** Approve WCNDD's Motion to Abate for properties located at PID 000803900, PID 000899800, 102 E. 10th St., PID 001741700, 111 E 10th St., 1304 E. A St., 1319 E. A St., PID 001730200, 111 S. 8th St., 703 S. 2nd St., 210 S. 7th St., and 205 S. 6th St., all located in McCook, NE.

BACKGROUND:

WCNDD evaluated properties in their designated area. Letters were then sent out by WCNDD to property owners in that area that were in violation of McCook's Code of Ordinances requesting that these violations be resolved. WCNDD has done follow-up evaluations. Emma Castor, with WCNDD, will give a PowerPoint presentation in regards to properties in their designated area that should be declared a nuisance, properties that need to be abated, and show that a portion of the nuisance violations declared in Resolution No. 2025-11 have been abated and cleared of nuisances and should be rescinded from the resolution..

WCNDD is requesting the City Council to approve Resolution 2025-17 which approves WCNDD's designation of the following properties as nuisances:

2025 MCC 33 - PID 001428700, McCook, NE
2025 MCC 37 - 1225 E. A St., McCook, NE
2025 MCC 63 - 1208 E. B St., McCook, NE
2025 MCC 112 - PID 001604700, McCook, NE
2025 MCC 114 - PID 001608100, McCook, NE
2025 MCC 117 - 112 S. 7th St., McCook, NE
2025 MCC 121 - 212 S. 7th St., McCook, NE

WCNDD is requesting the City Council to approve Resolution 2025-18 which rescinds portions of Resolution No. 2025-11 on the following properties:

2025 MCC 2 - 107 E. 4th St., McCook, NE
2025 MCC 5 - 108 E. 5th St., McCook, NE
2025 MCC 6 - 106 E. 5th St., McCook, NE

2025 MCC 16 - PID 000900300, McCook, NE
2025 MCC 17 - PID 000900200, McCook, NE
2025 MCC 20 - PID 001160400, McCook, NE
2025 MCC 26 - 105 E. 10th St., McCook, NE
2025 MCC 36 - 1212 E. A St., McCook, NE
2025 MCC 43 - 1318 E. A St., McCook, NE
2025 MCC 49 - 1309 E. A St., McCook, NE
2025 MCC 50 - 1307 E. A St., McCook, NE
2025 MCC 51 - 1305 E. A St., McCook, NE
2025 MCC 52 - 1303 E. A St., McCook, NE
2025 MCC 53 - 1301 E. A St., McCook, NE
2025 MCC 56 - 1312 E. B St., McCook, NE
2025 MCC 58 - 1308 E. B St., McCook, NE
2025 MCC 61 - 1226 E. B St., McCook, NE
2025 MCC 65 - 1202 E. B St., McCook, NE
2025 MCC 69 - 1211 E. B St., McCook, NE
2025 MCC 77 - 1400 E. C St., McCook, NE
2025 MCC 86 - 1004 Ravenswood Rd., McCook, NE
2025 MCC 88 - 205 S. 9th St., McCook, NE
2025 MCC 89 - 207 S. 9th St., McCook, NE
2025 MCC 90 - 211 S. 9th St., McCook, NE
2025 MCC 91 - PID 001606200, McCook, NE
2025 MCC 93 - 208 S. 9th St., McCook, NE
2025 MCC 104 -104 S. 8th St., McCook, NE
2025 MCC 116 -108 S. 7th St., McCook, NE
2025 MCC 118 -202 ½ 7th St., McCook, NE
2025 MCC 125 -204 S. 7th St., McCook, NE

WCNDD is requesting the City Council to approve their Motion to Abate the following properties:

2025 MCC 10 - PID 000803900, McCook, NE
2025 MCC 15 - PID 000899800, McCook, NE
2025 MCC 22 - 102 E. 10th St., McCook, NE
2025 MCC 23 - PID 001741700, McCook, NE
2025 MCC 24 - 111 E. 10th St., McCook, NE
2025 MCC 41 - 1304 E. A St., McCook, NE
2025 MCC 46 - 1319 E. A St., McCook, NE
2025 MCC 74 - PID 001730200, McCook, NE
2025 MCC 100 -111 S. 8th St., McCook, NE
2025 MCC 110 -703 S. 2nd St., McCook, NE
2025 MCC 120 -210 S. 7th St., McCook, NE
2025 MCC 122 -205 S. 6th St., McCook, NE

APPROVALS:

Nathan A. Schneider, City Manager

July 15, 2025

Lea Ann Doak, City Clerk

July 15, 2025

Tera Koetter
Tera Koetter, Assistant City Manager

July 15, 2025

**RESOLUTION NO. 2025-17
DECLARATION OF NUISANCE PROPERTIES**

The City Council of the City of McCook (hereinafter the City), in regular session assembled at the Council Chambers in McCook, Nebraska on this 21st of July, 2025, hereby resolve as follows:

WHEREAS, The City of McCook desires to declare Nuisances pursuant to the City of McCook Code of Ordinances (Nuisance Ordinance Chapter 95).

NOW THEREFORE:

BE IT RESOLVED that the following properties located within the nuisance jurisdiction of the City of McCook, Nebraska has been submitted to the City Council at its regular meeting on July 21, 2025; and

BE IT FURTHER RESOLVED, that the City Council found the following properties are declared to have nuisances upon it contrary to the City of McCook Code of Ordinances and that said nuisance is ratified by this resolution:

2025 MCC 33 - PID 001428700, McCook, NE

2025 MCC 37 - 1225 E A ST, McCook, NE

2025 MCC 63 - 1208 E B ST, McCook, NE

2025 MCC 112 - PID 001604700, McCook, NE

2025 MCC 114 - PID 001608100, McCook, NE

2025 MCC 117 - 112 S 7TH ST, McCook, NE

2025 MCC 121 - 212 S 7TH ST, McCook, NE

BE IT FINALLY RESOLVED, that the City shall proceed as determined under the administrative procedure of Chapter 95.03.

INTRODUCED AND PASSED THIS 21ST DAY OF JULY, 2025.

Linda Taylor, Ex-officio Mayor
and Council President

ATTEST:

Lea Ann Doak, City Clerk -Treasurer

RESOLUTION NO. 2025-18
Rescinding Nuisance Properties in Resolution No. 2025-11

WHEREAS, the City of McCook (hereinafter the City) is engaged in a Nuisance Abatement Process; and

WHEREAS, the City appointed the West Central Nebraska Development District (WCNDD) as Nuisance Officer; and

WHEREAS, WCNDD identified and confirmed that in its opinion a nuisance exists as defined by Federal, State, City law; and City Council, at a regular meeting, identified nuisance property, supported by evidence; and

WHEREAS, WCNDD now has evidence that certain nuisance violations declared in Resolution No. 2025-11, are abated and the property cleared of nuisances.

NOW THEREFORE, BE IT RESOLVED, that the City of McCook rescinds Resolution No. 2025-11 on the following property:

CASE NO. ____PID/PHYSICAL ADDRESS

2025 MCC 2 - 107 E 4TH ST, McCook, NE

2025 MCC 5 - 108 E 5TH ST, McCook, NE

2025 MCC 6 - 106 E 5TH ST, McCook, NE

2025 MCC 16 - PID 000900300, McCook, NE

2025 MCC 17 - PID000900200, McCook, NE

2025 MCC 20 - PID 001160400, McCook, NE

2025 MCC 26 - 105 E 10TH ST, McCook, NE

2025 MCC 36 - 1212 E A ST, McCook, NE

2025 MCC 43 - 1318 E A ST, McCook, NE

2025 MCC 49 - 1309 E A ST, McCook, NE

2025 MCC 50 - 1307 E A ST, McCook, NE

2025 MCC 51 - 1305 E A ST, McCook, NE

2025 MCC 52 - 1303 E A ST, McCook, NE

2025 MCC 53 - 1301 E A ST, McCook, NE
2025 MCC 56 - 1312 E B ST, McCook, NE
2025 MCC 58 - 1308 E B ST, McCook, NE
2025 MCC 61 - 1226 E B ST, McCook, NE
2025 MCC 65 - 1202 E B ST, McCook, NE
2025 MCC 69 - 1211 E B ST, McCook, NE
2025 MCC 77 - 1400 E C ST, McCook, NE
2025 MCC 86 - 1004 RAVENSWOOD RD, McCook, NE
2025 MCC 88 - 205 S 9TH ST, McCook, NE
2025 MCC 89 - 207 S 9TH ST, McCook, NE
2025 MCC 90 - 211 S 9TH ST, McCook, NE
2025 MCC 91 - PID 001606200, McCook, NE
2025 MCC 93 - 208 S 9TH ST, McCook, NE
2025 MCC 104 - 104 S 8TH ST, McCook, NE
2025 MCC 116 - 108 S 7TH ST, McCook, NE
2025 MCC 118 - 202 1/2 S 7TH ST, McCook, NE
2025 MCC 125 - 204 S 7TH ST, McCook, NE

PASSED AND APPROVED THIS 21ST DAY OF JULY, 2025.

Linda Taylor, Ex-officio Mayor
and Council President

ATTEST:

Lea Ann Doak, City Clerk-Treasurer

Agenda Items:

Properties to Declare a Nuisance:

2025 MCC 33	PID 001428700
2025 MCC 37	1225 E A ST
2025 MCC 63	1208 E B ST
2025 MCC 112	PID 001604700
2025 MCC 114	PID 001608100
2025 MCC 117	112 S 7 TH ST
2025 MCC 121	212 S 7 TH ST

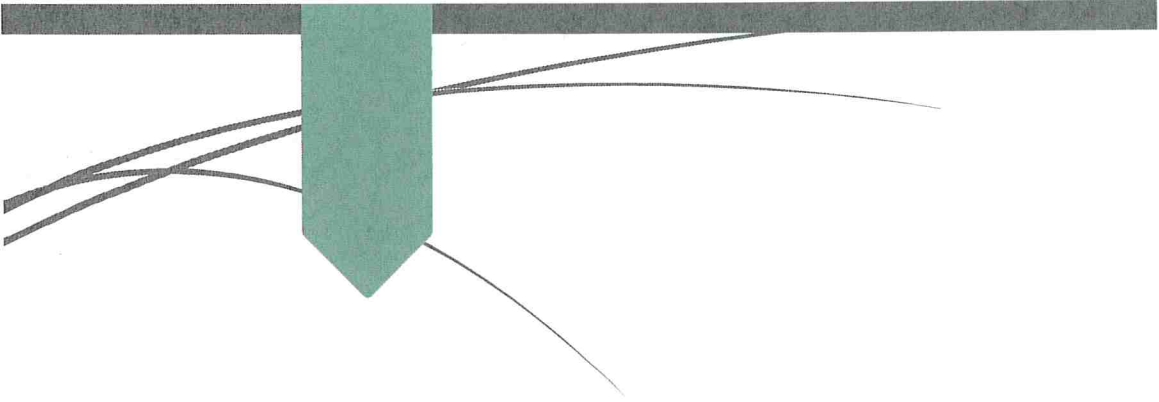
Properties to Rescind:

2025 MCC 2	107 E 4TH ST
2025 MCC 5	108 E 5 TH ST
2025 MCC 6	106 E 5 TH ST
2025 MCC 16	PID 000900300
2025 MCC 17	PID 000900200
2025 MCC 20	PID 001160100
2025 MCC 26	105 E 10TH ST
2025 MCC 36	1212 E A ST
2025 MCC 43	1318 E A ST
2025 MCC 49	1309 E A ST
2025 MCC 50	1307 E A ST
2025 MCC 51	1305 E A ST
2025 MCC 52	1303 E A ST
2025 MCC 53	1301 E A ST
2025 MCC 56	1312 E B ST
2025 MCC 58	1308 E B ST
2025 MCC 61	1226 E B ST

2025 MCC 65	1202 E B ST
2025 MCC 69	1211 E B ST
2025 MCC 77	1400 E C ST
2025 MCC 86	1004 RAVENSWOOD RD
2025 MCC 88	205 S 9 TH ST
2025 MCC 89	207 S 9 TH ST
2025 MCC 90	211 S 9 TH ST
2025 MCC 91	PID 001606200
2025 MCC 93	208 S 9 TH ST
2025 MCC 104	104 S 8 TH ST
2025 MCC 116	108 S 7 TH ST
2025 MCC 118	202 ½ 7 TH ST
2025 MCC 125	204 S 7 TH ST

Properties for Motion to Abate:

2025 MCC 10	PID 000803900
2025 MCC 15	PID 000899800
2025 MCC 22	102 E 10 TH ST
2025 MCC 23	PID 001741700
2025 MCC 24	111 E 10 TH ST
2025 MCC 41	1304 E A ST
2025 MCC 46	1319 E A ST
2025 MCC 74	PID 001730200
2025 MCC 100	111 S 8 TH ST
2025 MCC 110	703 S 2 ND ST
2025 MCC 120	210 S 7 TH ST
2025 MCC 122	205 S 6 TH ST



2025 McCook Nuisance Program



Summary

- ▶ 240 Properties Reviewed
- ▶ 125 Courtesy Letters Sent
- ▶ 87 Cleared Properties (to include 30 rescinded properties)
- ▶ 5 Properties with Extensions (to include 11 posted properties)
- ▶ 7 Properties to Declare a Nuisance
- ▶ 12 Properties to Motion to Abate

Agenda Items

Properties to Declare a Nuisance (7):

- ▶ 2025 MCC 33 PID 001428700
- ▶ 2025 MCC 37 1225 E A ST
- ▶ 2025 MCC 63 1208 E B ST
- ▶ 2025 MCC 112 PID 001604700
- ▶ 2025 MCC 114 PID 001608100
- ▶ 2025 MCC 117 112 S 7TH ST
- ▶ 2025 MCC 121 212 S 7TH ST

Properties to Rescind:(30)

2025 MCC 2	107 E 4TH ST	➤ 2025 MCC 65	1202 E B ST
2025 MCC 5	108 E 5TH ST	➤ 2025 MCC 69	1211 E B ST
2025 MCC 6	106 E 5TH ST	➤ 2025 MCC 77	1400 E C ST
2025 MCC 16	PID 000900300	➤ 2025 MCC 86	1004 RAVENSWOOD RD
2025 MCC 17	PID 000900200	➤ 2025 MCC 88	205 S 9TH ST
2025 MCC 20	PID 001160100	➤ 2025 MCC 89	207 S 9TH ST
2025 MCC 26	105 E 10TH ST	➤ 2025 MCC 90	211 S 9TH ST
2025 MCC 36	1212 E A ST	➤ 2025 MCC 91	PID 001606200
2025 MCC 43	1318 E A ST	➤ 2025 MCC 93	208 S 9TH ST
2025 MCC 49	1309 E A ST	➤ 2025 MCC 104	104 S 8TH ST
2025 MCC 50	1307 E A ST	➤ 2025 MCC 116	108 S 7TH ST
2025 MCC 51	1305 E A ST	➤ 2025 MCC 118	202 ½ 7TH ST
2025 MCC 52	1303 E A ST	➤ 2025 MCC 125	204 S 7TH ST
2025 MCC 53	1301 E A ST		
2025 MCC 56	1312 E B ST		
2025 MCC 58	1308 E B ST		
2025 MCC 61	1226 E B ST		



Properties for Motion to Abate: (12)

➤ 2025 MCC 10	PID 000803900
➤ 2025 MCC 15	PID 000899800
➤ 2025 MCC 22	102 E 10 TH ST
➤ 2025 MCC 23	PID 001741700
➤ 2025 MCC 24	111 E 10 TH ST
➤ 2025 MCC 41	1304 E A ST
➤ 2025 MCC 46	1319 E A ST
➤ 2025 MCC 74	PID 001730200
➤ 2025 MCC 100	111 S 8 TH ST
➤ 2025 MCC 110	703 S 2 ND ST
➤ 2025 MCC 120	210 S 7 TH ST
➤ 2025 MCC 122	205 S 6 TH ST



Properties to Declare

2025 MCC 33 -- PID 001428700

TIRES



Communication with Property Owner, they have to hire a company and get a bid for the removal of the tires, it is a process but they have been keeping the line of communication open with me.

2025 MCC 37 – 12225 E A ST



Tires

Cement pieces

Discarded Piping

Unlicensed Vehicles

Discarded Home Goods

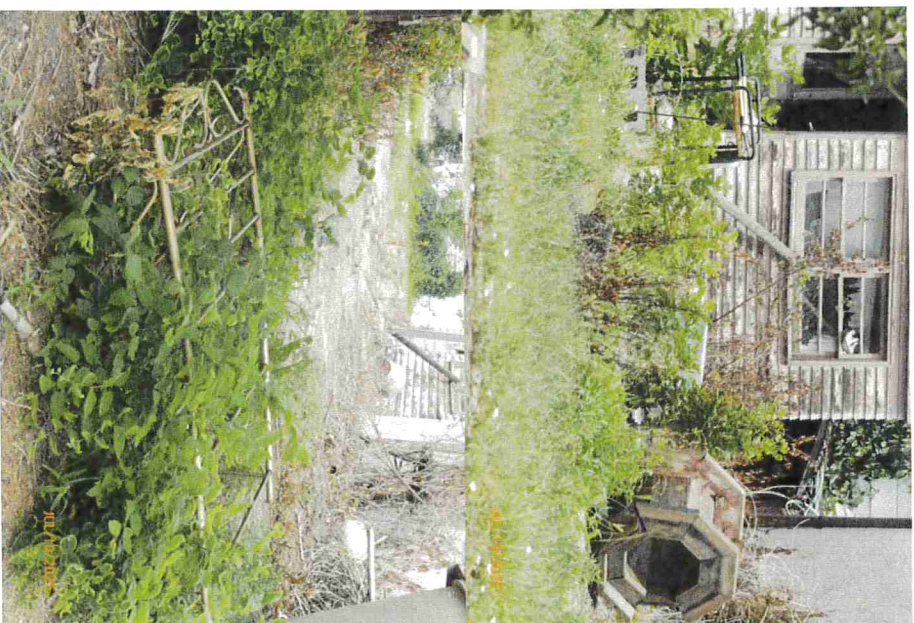
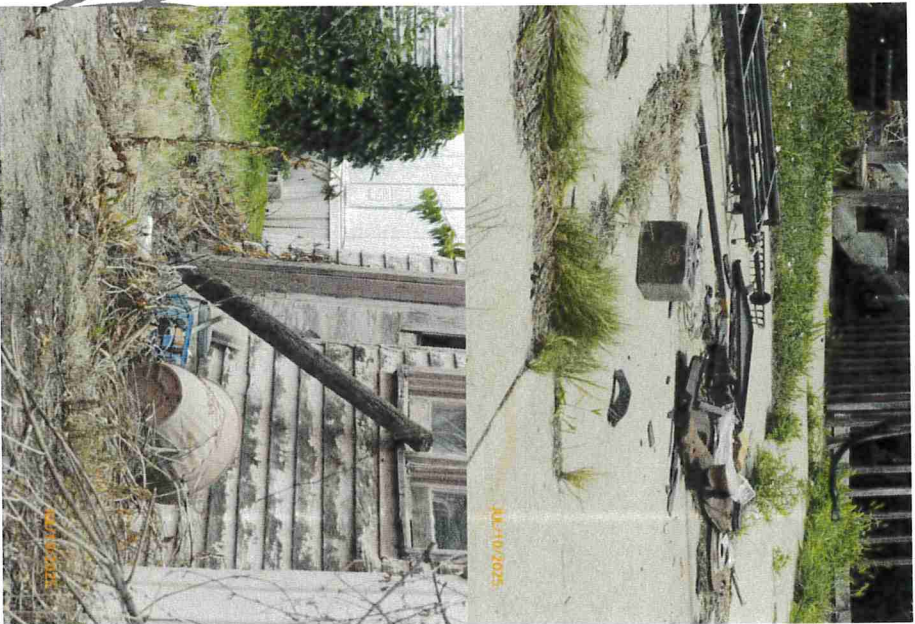


2025 MCC 63- 1208 E B ST

Unlicensed Vehicles



2025 MCC 112 – PID 001604700



Scrap wood

Metal

Discarded Furniture

Discarded Home Goods

2025 MCC 114 – PID 001608100

Tires



2025 MCC 117 -- 112 S 7TH ST



Scrap wood

Discarded
Appliances

Tires

Discarded
Home Goods

2025 MCC 1121 - 212 S 7th ST



Unsecure Structure

Scrap Wood



Properties for Motion to Abate



2025 MCC 10 – PID 000803900

Scrap metal, Cement, Yard debris, Old signage



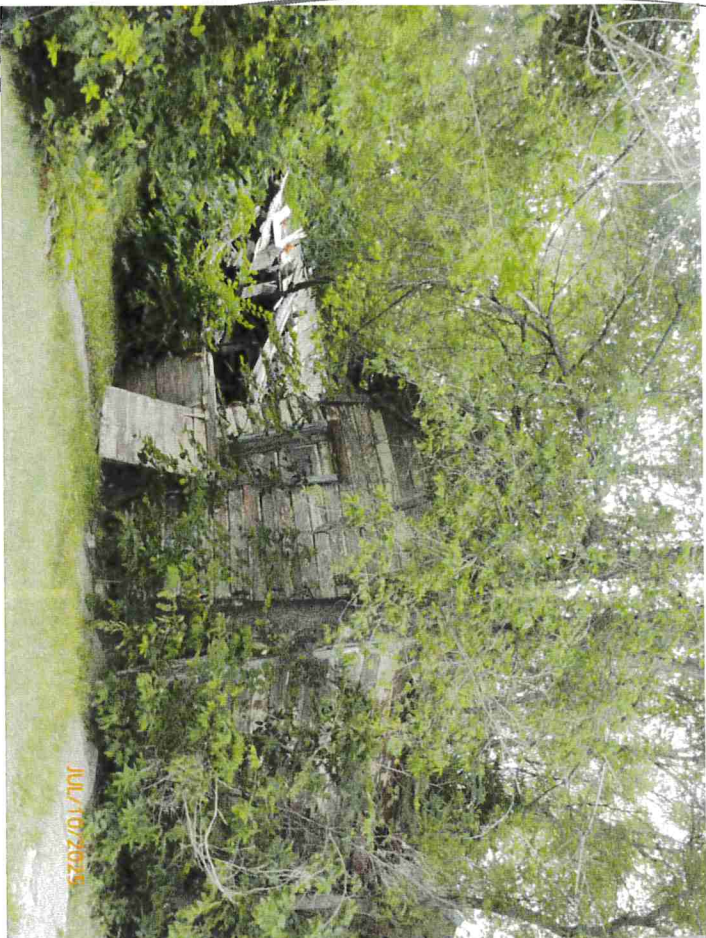
2025 MCC 15 – PID 000899800

Scrap wood and tires



2025 MCC 22 – 102 E 10TH ST

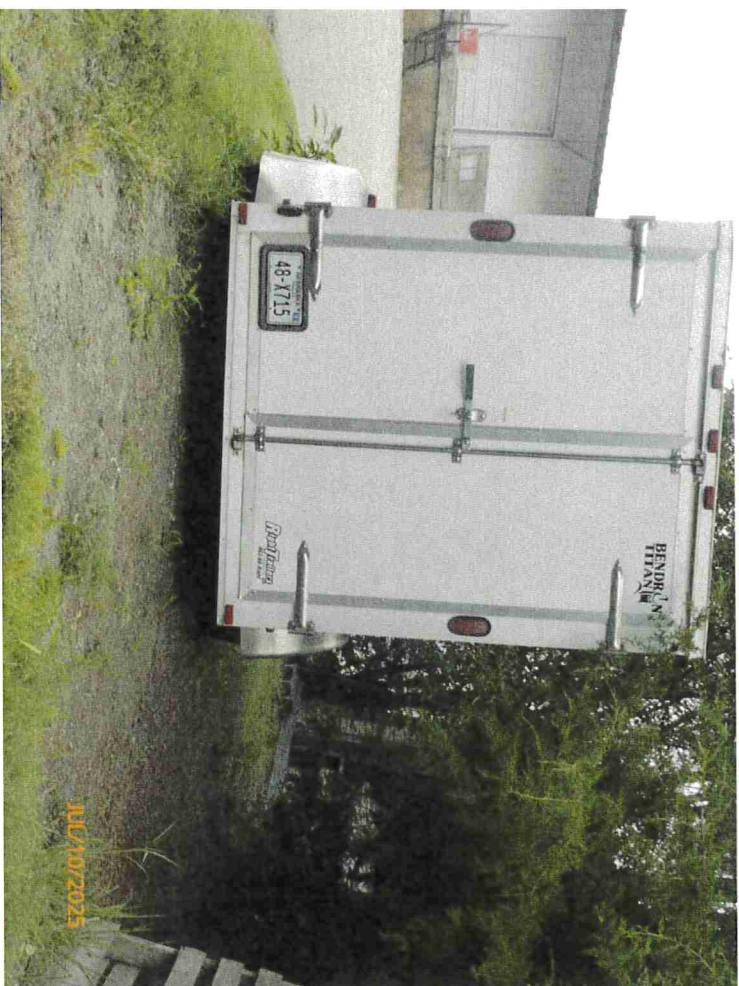
Unsecure structure, scrap wood



Unlicensed vehicle

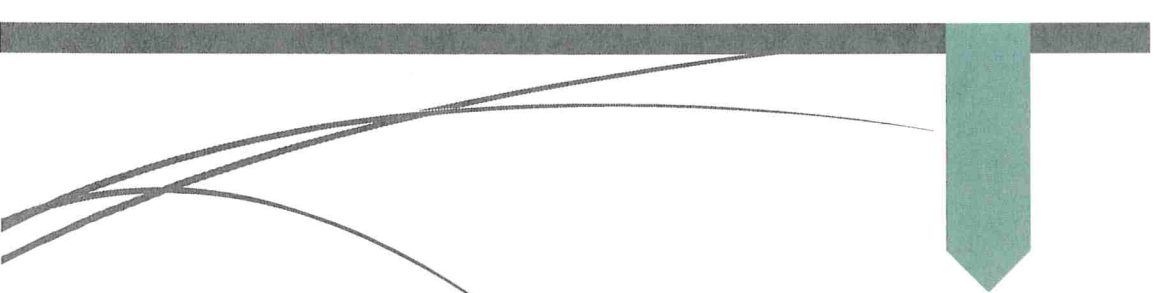


JUL/10/2025



JUL/10/2025

2025 MCC 23 - PID 001741700



Unlicensed Vehicles



2025 MCC 24 – 111 E 10TH ST

Pallets, buckets, discarded home goods, scrap wood



Tires and discarded materials



2025 MCC 41 – 1304 E A ST

Scrap wood, metal, receptacles, inoperable vehicle, and trash



2025 MCC 46 – 1319 EAST

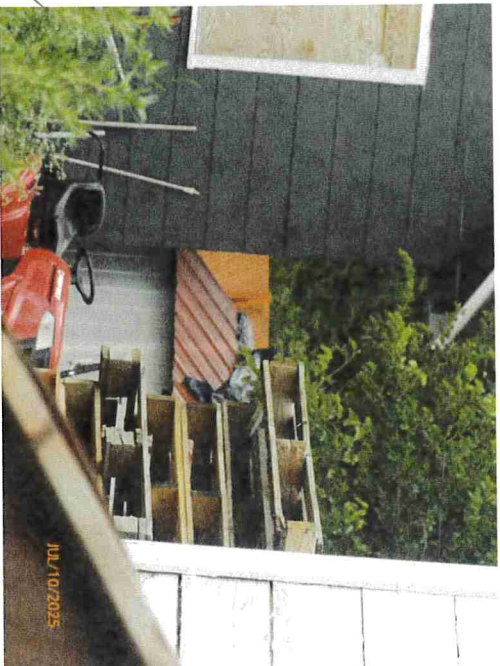
Tires



Scrap wood

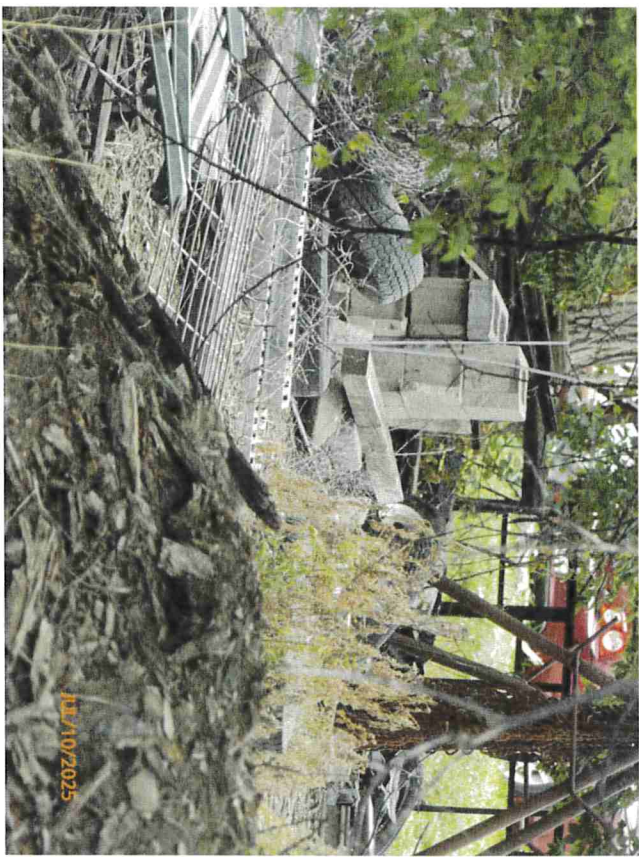
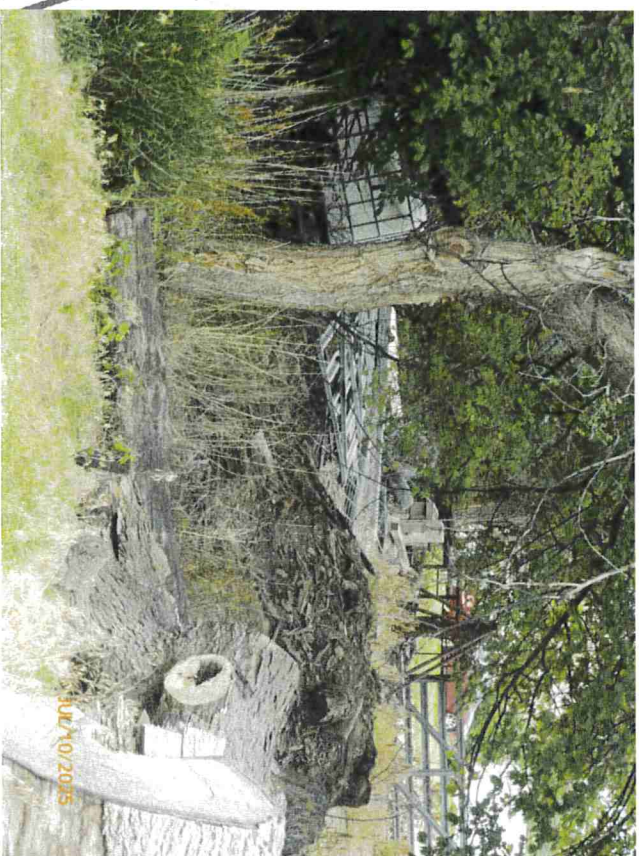


Pallets, broken cement, scrap wood, unlicensed vehicle



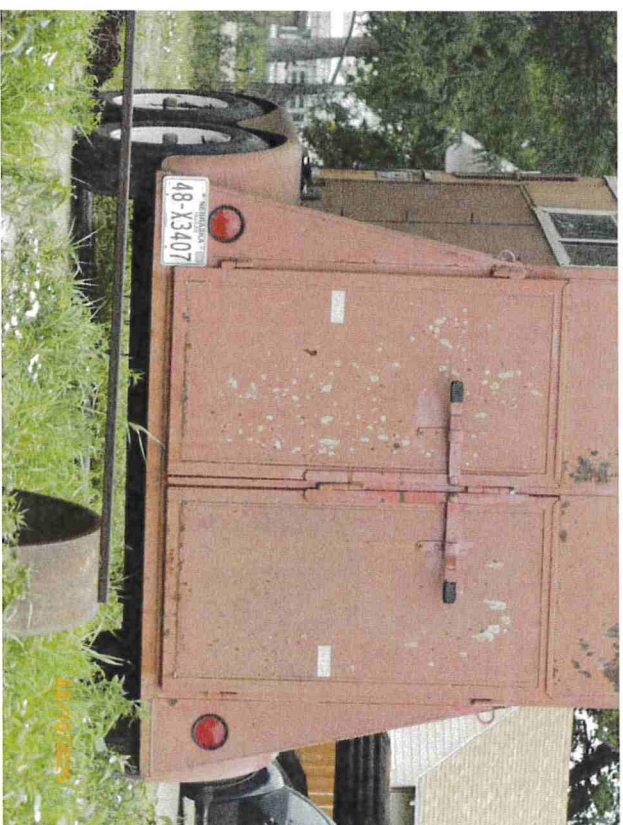
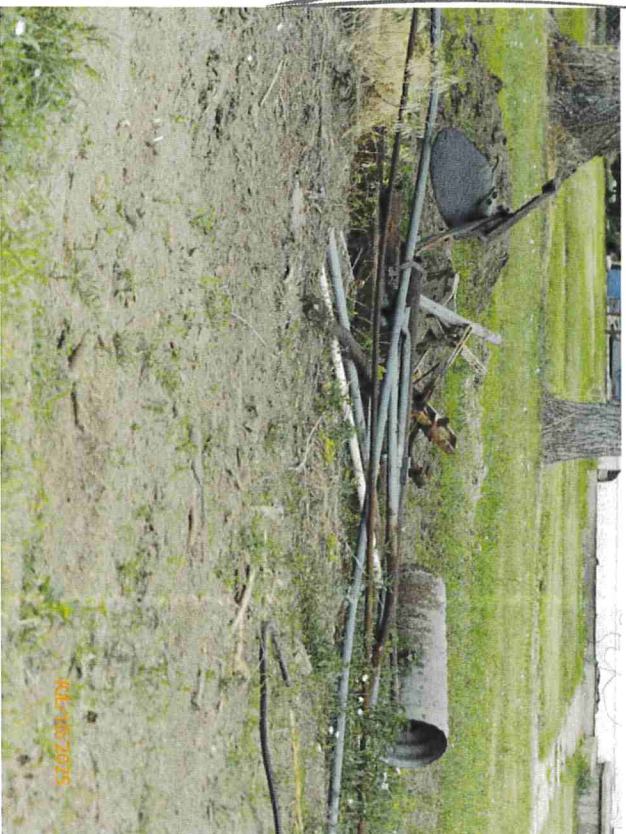
2025 MCC 74 – PID 001730200

Scrap wood, Scrap metal, Bricks, tires,



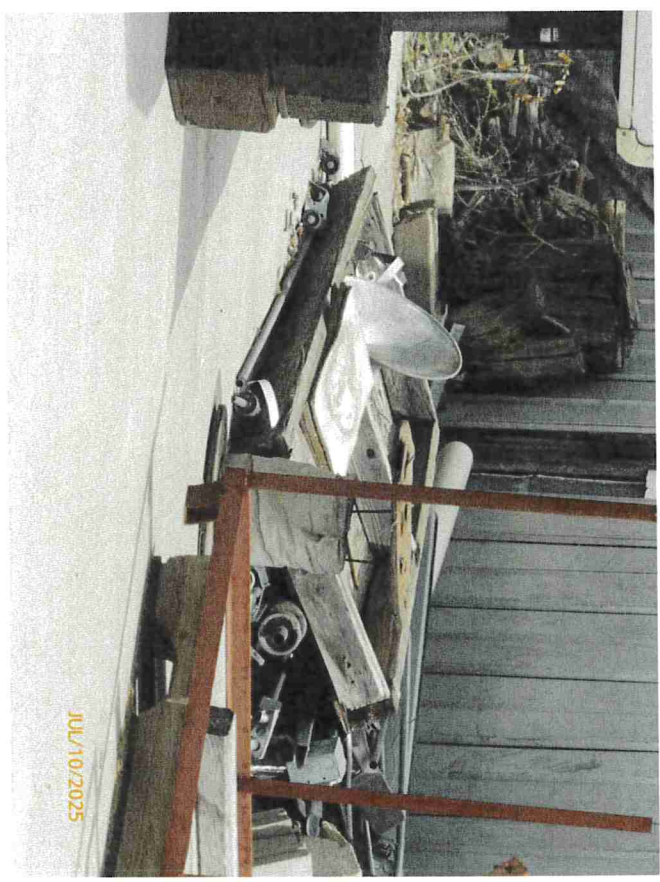
2025 MCC 100 – 111 S 8TH ST

Scrap metal and an unlicensed trailer



2025 MCC 110 – 703 S 2ND ST

Inoperable vehicles, scrap wood and metal





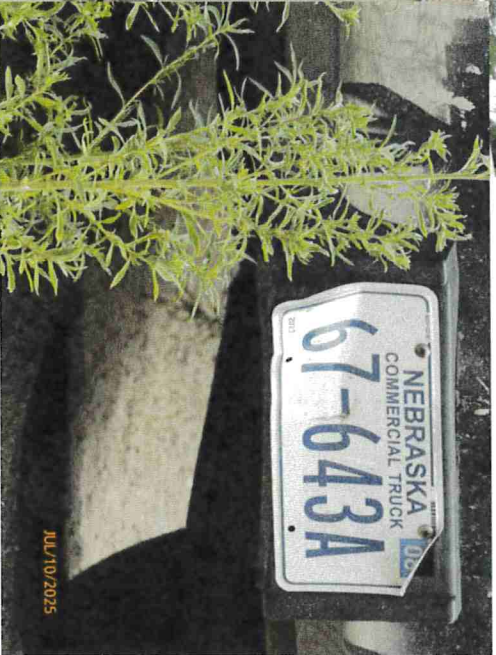
Unlicensed vehicle

Pallets

Tires

Buckets

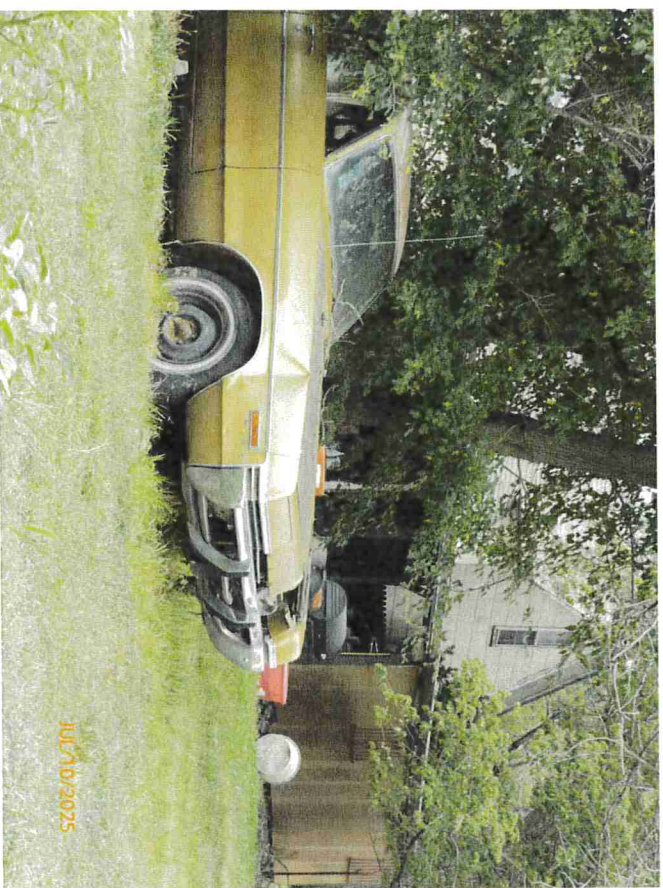
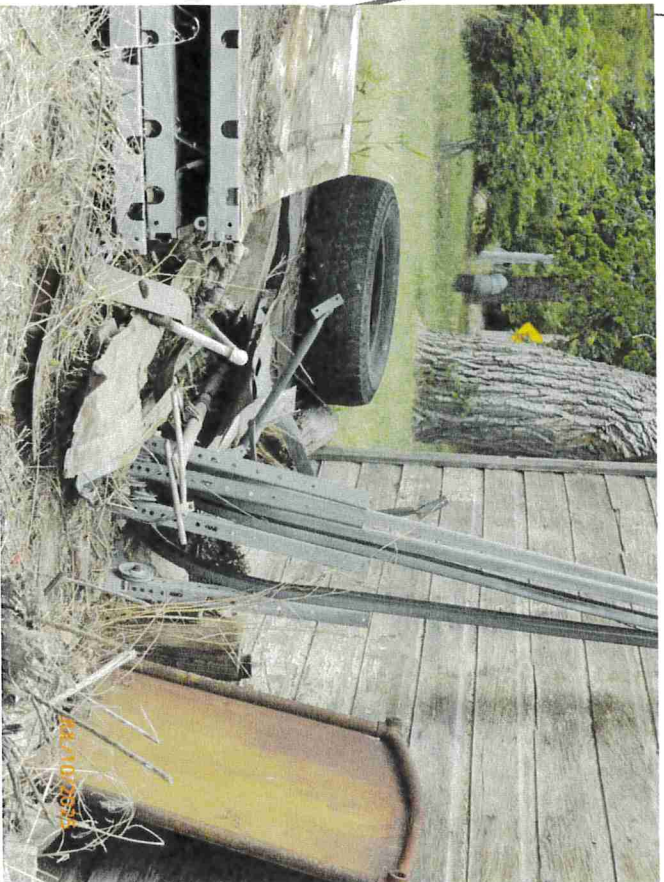
2025 MCC 120 - 210 S 7TH ST



Unlicensed vehicle

2025 MCC 122 – 205 S 6th ST

Unlicensed vehicle, scrap metal and tire



**CITY MANAGER'S REPORT
JULY 21, 2025 MCCOOK CITY COUNCIL MEETING**

ITEM: 3.E Discussion regarding Verizon's request to decrease its rental payment to the City of McCook for its use of McCook's West and East Water Towers to locate equipment.

BACKGROUND:

City staff has been contacted by Verizon Wireless regarding a modification of our lease terms to allow for a reduction in Verizon's obligations to the City of McCook under its two separate agreements with the city. Verizon Wireless leases space on both McCook's water towers to place its equipment for telecommunication purposes. In return, the City of McCook receives approximately \$4,800/mo. in rent from Verizon. Nick Politz, who serves as a lease consultant for Verizon, has contacted city staff, informing staff that McCook's water towers "do not fit the criteria needed for long terms sustainability and need to be adjusted accordingly". Verizon/Mr. Politz would like to revise the West Water Tower lease to state either the following: 1) a new rent amount of \$1,200 per month, commencing on 11/1/25; a 10% rent escalator every 5 years with the next increase to occur on 11/1/30; and three additional five year renewal terms, or, 2) a one-time lump sum payment of \$324,334 in return for the grant of a 50 year easement on the West Water Tower. With respect to the East Water Tower, Mr. Politz would like to revise the lease to state either of the following: 1) a new rent amount of \$1,200 per month, commencing on 11/1/25; and one additional five year renewal term, or, 2) a one-time lump sum payment of \$260,100 in return for the grant of a 50 year easement on the East Water Tower.

Based on staff's review of Verizon's request, it appears that Verizon's suggested lump sum payments for both the West and East Water Towers only account for 10 years of current payments. The request would be a sizeable reduction of our lease payments over a 50 year period of time, regardless if the monthly lease rates are adjusted to \$2,400/mo. collectively or lump sum payment of \$584,434.08 for a 50 year easement. Attached to this report are emails from Mr. Politz that discusses both options, as well as the supposed reason for the request.


Also, attached to this email are the current leases for both towers. The tower leases do not expire for 2 and 3 years, respectively.

APPROVALS:



Lea Ann Doak, City Clerk

July 16, 2025



Nathan A. Schneider, City Manager

July 16, 2025



Pat Fawver, Utilities Director

July 16, 2025

From: Politz, Nicholas <nicholas.politz@verizonwireless.com>
Sent: Friday, June 6, 2025 2:50 PM
To: Nate Schneider
Subject: Immediate Action Needed - Verizon Cell Site IDs: 176250 & 94124 | CCSR
Attachments: 176250 - VZW - Criteria for Cell Site Retention 2025.pdf; 94124 - VZW Criteria for Cell Site Retention 2025.pdf

Good afternoon Nate,

Hope all is well. Thank you for speaking with me regarding this site and its outlook. Per our discussion, Verizon is looking to secure this site long-term and make it a part of our network portfolio in a way that matches the current prospects in the area and that supports the 5G rollout that is causing us to greatly expand our network infrastructure. Verizon is able to offer two options for cell site retention at this location.

Option 1: We have partnered with a funding partner to be able to offer a lump sum prepayment option to purchase the rights to keep our equipment at this location. The prepayment amount that we can offer for both sites is: **\$584,434.08**. We have had many landlords take this option in lieu of a standard lease that isn't always guaranteed. The lump sum amount is subject to **increase** due to the other tenant(s) that may be on this property or other properties you own. Once any and all other tenant lease documents and proof of payment have been provided, the lump sum will be adjusted accordingly. This would simply draw an easement over the currently leased premises.

Option 2: We have attached the criteria needed that details the changes we would make to the existing agreement if option 1 is not viable. This would amend the current lease and help Verizon achieve the operational sustainability long-term we are looking for. Option 1 is reflected in the criteria as well, so you have something formal.

To help assist internally with the decision process, I am pasting a few bullet points below that cover some of the items we discussed:

- The telecommunications industry as well as our own network has seen a dramatic shift in the past couple of years, from a coverage issue, providing ability to call from anywhere using tall towers and rooftops, to a capacity issue, requiring high-speed internet for smartphones and other connected devices.

- With the deployment of 5G micro sites, which are essentially small backpack size antennas that can be installed on telephone poles, streetlights, etc., the value of macro sites has decreased, and the economics are no longer sustainable in the long run.
- Sprint failed to manage their overhead costs, which resulted in them going under with over \$30 billion in debt and tens of thousands of sites being decommissioned.
- We need to determine which sites are necessary and save costs wherever possible.

These are just a few of the reasons why you are seeing these changes in addition to having to double/triple the number of cell sites we have in each area. Given the current market conditions and the evolving telecommunications landscape, the lump-sum option is the only choice offering both financial certainty and immediate benefit. Many landlords I have worked with found this to be a strategic opportunity to fund repairs, projects, or long-term investments, providing direct value to their communities, businesses, and personal financial goals.

Please review the presented options and let us know how you would like to proceed. Should you elect for option 2, we will begin papering the amendment. If you would like to take option 1, we will have our funding partner send you a letter of intent to begin this process. If you would like to schedule a call to address any questions or concerns, please let me know and we can do so.

Also, in case you do not have it, I have included our landlord resources below.

For any bill discrepancies, contractor issues, or any other general site issues, please contact Verizon's Landlord Hotline: 1-866-862-4404.

For information regarding our online portal and change forms, you can visit our Network Real Estate page: <https://www.verizon.com/business/real-estate/>

Thanks,



Nick Politz

Lease Consultant
Lease Optimization - CENREV

○ 469-342-3078

Would you like to hear about an offer to prepay your lease? If so, please email prepayments@verizon.com



June 6, 2025

ATTN: Nate Schneider| City of McCook

Site Name: NE08-SHORTY

Site ID: 176250

Dear Landlord,

I am following up with you regarding our recent telephone conversation setting forth Verizon Wireless's Lease Optimization Program. As discussed during our conversation, Verizon Wireless is interested in making certain modifications to the cell site lease regarding the Verizon Wireless communications facility on your property. These lease modifications will allow the cell site on your property to better meet Verizon Wireless's current operational needs and enhance its long-term value to the overall network.

Criteria for Cell Site Retention

As we discussed, Verizon Wireless would like to include this site in its long-term portfolio under the following terms:

- **New Rent Amount:** \$1,200.00 per month, commencing on (11/1/2025)
 - **New Rent Escalator:** Ten Percent (10%) every 5 years (next increase on 11/1/2030)
 - **Additional Renewal Terms:** Three (3) additional five (5) year renewal terms
-
- **Lump Sum Payment Option:** Provide a one-time lump sum payment of **\$324,334.08**. In return, you will grant a fifty (50) year easement on your property.

The foregoing proposal does not constitute a binding offer to amend the lease. No legal obligation is created by this letter or any other written or oral communications until a written amendment to the lease has been signed by both Landlord and Verizon Wireless. Verizon Wireless will continue to abide by the terms of the current lease until an amendment has been executed or the existing lease has been terminated or expires. Verizon Wireless values its affiliation with you and hopes that you choose to secure your site(s) to continue a long and mutually profitable relationship in the years to come. After having reviewed this proposal, please contact me prior to **June 13th, 2025**.

Sincerely,

verizon

Nick Politz

Lease Consultant
Lease Optimization - CENREV
O 469-342-3078

180 Washington Valley Road, Bedminster, NJ 07921



June 6, 2025

ATTN: Nate Schneider | City of McCook

Site Name: Mccook-Downtown

Site: 94124

Dear Landlord,

I am following up with you regarding our recent telephone conversation setting forth Verizon Wireless's Lease Optimization Program. As discussed during our conversation, Verizon Wireless is interested in making certain modifications to the cell site lease regarding the Verizon Wireless communications facility on your property. These lease modifications will allow the cell site on your property to better meet Verizon Wireless's current operational needs and enhance its long-term value to the overall network.

Criteria for Cell Site Retention

As we discussed, Verizon Wireless would like to include this site in its long-term portfolio under the following terms:

- **New Rent Amount:** \$1,200.00 per month, commencing on (11/1/2025)
 - **Additional Renewal Terms:** One (1) additional five (5) year renewal terms
-
- **Lump Sum Payment Option:** Provide a one-time lump sum payment of **\$260,100.00**. In return, you will grant a fifty (50) year easement on your property.

The foregoing proposal does not constitute a binding offer to amend the lease. No legal obligation is created by this letter or any other written or oral communications until a written amendment to the lease has been signed by both Landlord and Verizon Wireless. Verizon Wireless will continue to abide by the terms of the current lease until an amendment has been executed or the existing lease has been terminated or expires. Verizon Wireless values its affiliation with you and hopes that you choose to secure your site(s) to continue a long and mutually profitable relationship in the years to come. After having reviewed this proposal, please contact me prior to **June 13th, 2025**.

Sincerely,

verizon

Nick Politz

Lease Consultant
Lease Optimization - CENREV
O 469-342-3078

180 Washington Valley Road, Bedminster, NJ 07921

nschneider@cityofmccook.com

From: Politz, Nicholas <nicholas.politz@verizonwireless.com>
Sent: Wednesday, May 21, 2025 11:26 AM
To: nschneider@cityofmccook.com
Cc: ltaylor@cityofmccook.com; Barry Mooney
Subject: Re: [E] RE: Immediate Action Needed - Verizon Cell Site IDs: 94124 & 176250 | CCSR

I work for Verizon, specifically the optimization department. As far as scheduling a call, are you able to put something on your calendar sooner than 4 weeks out?

Thanks,



Nick Politz

Lease Consultant
Lease Optimization - CENREV

O 469-342-3078

Would you like to hear about an offer to prepay your lease? If so, please email prepayments@verizon.com

On Wed, May 21, 2025 at 12:08 PM <nschneider@cityofmccook.com> wrote:

Nicholas,

Thanks for your response. Question, do you work for Verizon or CENREV? Is this a specific request from Verizon?

I can meet on June 18 at 2 p.m. CST.

Thanks,

Nate

From: Politz, Nicholas <nicholas.politz@verizonwireless.com>
Sent: Wednesday, May 21, 2025 9:58 AM
To: nschneider@cityofmccook.com

Cc: ltaylor@cityofmccook.com; Barry Mooney <bldginsp@cityofmccook.com>

Subject: Re: [E] RE: Immediate Action Needed - Verizon Cell Site IDs: 94124 & 176250 | CCSR

Good morning Nate,

I apologize I haven't been clear enough, I'm not reaching out to change any of the equipment that we have on site. I'm reaching out because these sites do not fit the criteria needed for long term sustainability and need to be adjusted accordingly. My availability is wide open in June as of right now, so whenever will work best for you is when we can schedule a call.

Best regards,



Nick Politz

Lease Consultant
Lease Optimization - CENREV

O 469-342-3078

Would you like to hear about an offer to prepay your lease? If so, please email prepayments@verizon.com

On Tue, May 20, 2025 at 1:04 PM <nschneider@cityofmccook.com> wrote:

Hello, Nick.

Are you looking at adding an antenna to the existing water towers or are you considering something else? We can meet with you, but it will have to be sometime toward the beginning of June. Our schedules are jampacked over the next two weeks. Give us a list of times and we can find a time that works for you and us.

Thanks

Nate

From: Politz, Nicholas <nicholas.politz@verizonwireless.com>
Sent: Tuesday, May 20, 2025 11:33 AM
To: ltaylor@cityofmccook.com
Cc: nschneider@cityofmccook.com
Subject: Re: Immediate Action Needed - Verizon Cell Site IDs: 94124 & 176250 | CCSR

20/20 Technologies - GRAPHUS

Warning: Sender nicholas.politz@verizonwireless.com is not yet trusted by your organization. Please be careful before replying or clicking on the URLs.

[Report-as-Bad](#) [Report-as-Safe](#)

powered by Graphus®

Good morning Linda,

I tried giving you a call again today but was unable to reach you. Can you please confirm you are receiving my emails as well as provide some date and times we can schedule a call? I look forward to hearing from you soon.

Best Regards,



Nick Politz

Lease Consultant
Lease Optimization - CENREV

O 469-342-3078

Would you like to hear about an offer to prepay your lease? If so, please email prepayments@verizon.com

On Thu, May 15, 2025 at 4:55 PM Politz, Nicholas <nicholas.politz@verizonwireless.com> wrote:

Hello Linda,

I wanted to confirm that you received my previous email along with my voicemail regarding the two sites in McCook. Please let me know when you're available to discuss the future of these sites.

Best,



Nick Politz

Lease Consultant
Lease Optimization - CENREV

O 469-342-3078

Would you like to hear about an offer to prepay your lease? If so, please email prepayments@verizon.com

On Tue, May 13, 2025 at 4:24 PM Politz, Nicholas <nicholas.politz@verizonwireless.com> wrote:

Good afternoon Linda,

Hope all is well with you. I'm reaching out regarding two cell sites that we have with the City located at 1403 West 10th Street, McCook, NE and 1010 East 5th Street, McCook, NE. These sites do not fit the criteria needed for long term sustainability and need to be adjusted accordingly. Please provide

some times and dates that we can schedule a call and discuss this further. I look forward to hearing from you soon.

Best regards,



Nick Politz

Lease Consultant
Lease Optimization - CENREV

O 469-342-3078

Would you like to hear about an offer to prepay your lease? If so, please email prepayments@verizon.com


**CITY MANAGER'S REPORT
JULY 21, 2025 MCCOOK CITY COUNCIL MEETING**

ITEM NO. 3.F. Update regarding the sports complex project.

BACKGROUND:

Staff would like to keep this item as a place keeper on the McCook City Council agendas while we work through the planning and construction process for the sports complex.

APPROVALS:



Nathan A. Schneider, City Manager

July 14, 2025



Lea Ann Doak, City Clerk

July 14, 2025



Tera Koetter, Assistant City Manager

July 14, 2025

**CITY MANAGER'S REPORT
JULY 21, 2025 MCCOOK CITY COUNCIL MEETING**

3.G.

ITEM: Discussion regarding the temporary closing of Karrer Park, the need to enforce park curfew requirements, and the creation of an ordinance discouraging the use of public space as permanent residences.

BACKGROUND:

Recently, the City of McCook staff has been dealing with an uptick of individuals who are using McCook's parks and public spaces as permanent residences. The situation puts the public and our staff members at risk. In order to discourage this behavior by private individuals, it was necessary to temporarily close Karrer Park to remove private individuals that were habitually occupying the park. Additionally, individuals have used public restrooms at Kelley, Park, Norris Park and Barnett Park for purposes outside the scope of their intended use. This abuse by some members of society threatens the public welfare and safety of everyone.


City staff is working on a proposed ordinance to discourage the use of public spaces as permanent residences. McCook's city attorney and staff members are reviewing recent case law to develop an ordinance that will hopefully serve to deter such behavior. It is important for members of the public to feel safe when enjoying McCook's parks, and city staff members are intent on providing a set of rules that promote sufficient security.

APPROVALS:



Lea Ann Doak, City Clerk

July 16, 2025



Nathan A. Schneider, City Manager

July 16, 2025



Kyle Potthoff, Public Works Director

July 16, 2025

**CITY MANAGER'S REPORT
JULY 21, 2025 MCCOOK CITY COUNCIL MEETING**

3.H.
ITEM: Update and discussion regarding the City of McCook's progress on a new comprehensive plan, zoning regulations, and subdivision regulations.

BACKGROUND:

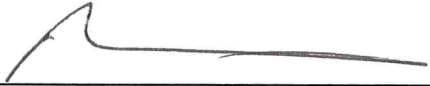
City staff would like to give a progress update to the City Council on the proposed zoning regulations.

APPROVALS:



Lea Ann Doak, City Clerk

July 16, 2025



Nathan A. Schneider, City Manager

July 16, 2025

**CITY MANAGER'S REPORT
JULY 21, 2025 MCCOOK CITY COUNCIL MEETING**

3.1.
ITEM NO. ___ Update regarding the McCook Ben Nelson Regional Airport.

BACKGROUND:

Staff would like to update the City Council on a number of matters related to the McCook Ben Nelson Regional Airport, including an update on the Red Willow Aviation bankruptcy matter.

APPROVALS:



Nathan A. Schneider, City Manager

July 14, 2025




Lea Ann Doak, City Clerk

July 14, 2025



Tera Koetter, Assistant City Manager

July 14, 2025



Kyle Potthoff, Public Works Director

July 14, 2025

**CITY MANAGER'S REPORT
JULY 21, 2025 CITY COUNCIL MEETING**

ITEM: 3.K.

Executive Session may be held upon a majority vote of the Council for the protection of public interest for a strategy session with respect to pending litigation - property located at 1111 East "H" Street, Cindy and Ron Sabin.

BACKGROUND:

The City Council may hold a closed or Executive Session as permitted by Neb. Rev. Stat. Sec. 84-1410. Closed sessions may be held for, but shall not be limited to such reasons as:

1. Protection of the public interest.
2. Needless injury to the reputation of an individual.
3. Strategy sessions with respect to
 - a. collective bargaining,
 - b. real estate purchases,
 - c. pending litigation, or
 - d. imminent or threatened litigation.
4. Discussion regarding deployment of security personnel or devices.
5. Investigative proceedings regarding allegations of criminal misconduct.
6. Evaluations of job performance.


**FISCAL
IMPACT:** N/A

APPROVALS:



Lea Ann Doak, City Clerk

July 15, 2025



Tera Koetter, Assistant City Manager

July 15, 2025



Nathan A. Schneider, City Manager

July 15, 2025