MEMORANDUM OF TRUST

The undersigned, Dorothy J. Keltner, a single person, states that on August 1, 1990, she executed as Trustor and Trustee, the Dorothy J. Keltner Revocable Trust. That said trust agreement provides that the said Dorothy J. Keltner may perform all acts and duties as Trustee of the Trust including execution of proper documents for the conveyance or encumbrance of any real estate transferred to said Trust.

The undersigned further states that upon the death or incapacity of the undersigned Trustee of said Trust, her son, Alan Keltner, shall serve as Successor Trustee with full power and authority to act on behalf of said Trust. That further, in the event that the Successor Trustee shall be unable for any reason to act, then Roberta Carver, her daughter, shall serve as Contingent Successor Trustee. That said Successor Trustee or Contingent Successor Trustee shall have all the same powers as the original Trustee to carry out and perform any duties on behalf of the Trust, which said powers include the right to convey or encumber real estate, executing deeds, mortgages or other documents as may be required for said conveyance or encumbrance.

That this said Memorandum of Trust is being filed for the purpose of notifying the public and any successors or assigns of the real estate conveyed to said Trust or owned by said Trust that the herein named Trustee or the herein named Sucessor Trustee or Contingent Successor Trustee may convey or encumber real estate under the terms and provisions of said Trust.

Dated this 1st day of August, 1990

Dorothy J. Keltner
Dorothy J. Keltner

STATE OF IOWA )
) ss:
COUNTY OF DELAWARE )

On this 1st day of August, 1990, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Dorothy J. Keltner, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.

Thomas J. Hanson
Notary Public in and for the State of Iowa
Thomas J. Hanson

FILE No. 32-279
RECORDING FEE $ 5.00
TRANSFER FEE $

FILED FOR RECORD THE 1 DAY OF August, 19 90 AT 4:20 O'CLOCK P. M. BOOK 2 PAGE 62

STATE OF IOWA, DELAWARE COUNTY
Joan Sheppard, Recorder
Misc.