**AFFIDAVIT**

STATE OF IOWA )
) ss.
COUNTY OF DELAWARE )

I, Keith A. Kramer, being first duly sworn, do hereby depose and state under oath as follows:

1. That I am Vice President of Citizens State Bank, Hopkinton, Iowa.

2. That I am familiar with the residence and real estate in Delwaware County, Iowa, legally described, to-wit:

The Westerly two hundred forty (240) feet of the following described property: That part of the Northwest Quarter (NW¼) of the Southeast Quarter (SE¼) of Section Three (3), Township Eighty Seven (87) North, Range Five (5), West of the Fifth P.M. described as commencing forty six and five-tenths (46.5) feet South of the Northeast corner of said Northwest Quarter (NW¼) of the Southeast Quarter (SE¼), and running thence South three hundred twenty seven (327.0) feet along the East line of said Northwest Quarter (NW¼) of the Southeast Quarter (SE¼), thence North 89 degrees 43' West four hundred sixty (460.0) feet, thence North three hundred twenty seven (327.0) feet, thence South 89 degrees 43' East four hundred sixty (460.0) feet to the point of beginning,

3. That the above-described property is not agricultural real estate as described in Section 172C.1 and 654A.1 of the Iowa Code, and is rather residential property without agricultural use and is not subject to the provisions of Chapter 654 of the Iowa Code concerning agricultural property.

Dated this 29 day of August, 1991.

Keith A. Kramer

Subscribed and sworn to before me, a Notary Public, by the above-named, on this 29 day of August, 1991.

NOTARIAL SEAL IOWA
KEVIN R. FUNKE
MY COMMISSION EXPIRES
2-15-93

Notary Public

FILE No. 120-581
RECORDING FEE $ 5.00
TRANSFER FEE $

FILED FOR RECORD THE 4 DAY OF September 1991 AT 9:56
O'CLOCK A. M. BOOK 16 PAGE 377

STATE OF IOWA, DELAWARE COUNTY
Jane A. Lloyd, Recorder
Aff.