H.L.C. SOUTH ADDITION
TO DELAWARE COUNTY, IOWA

FILED
SHARON MICHAUD
DELAWARE COUNTY AUDITOR

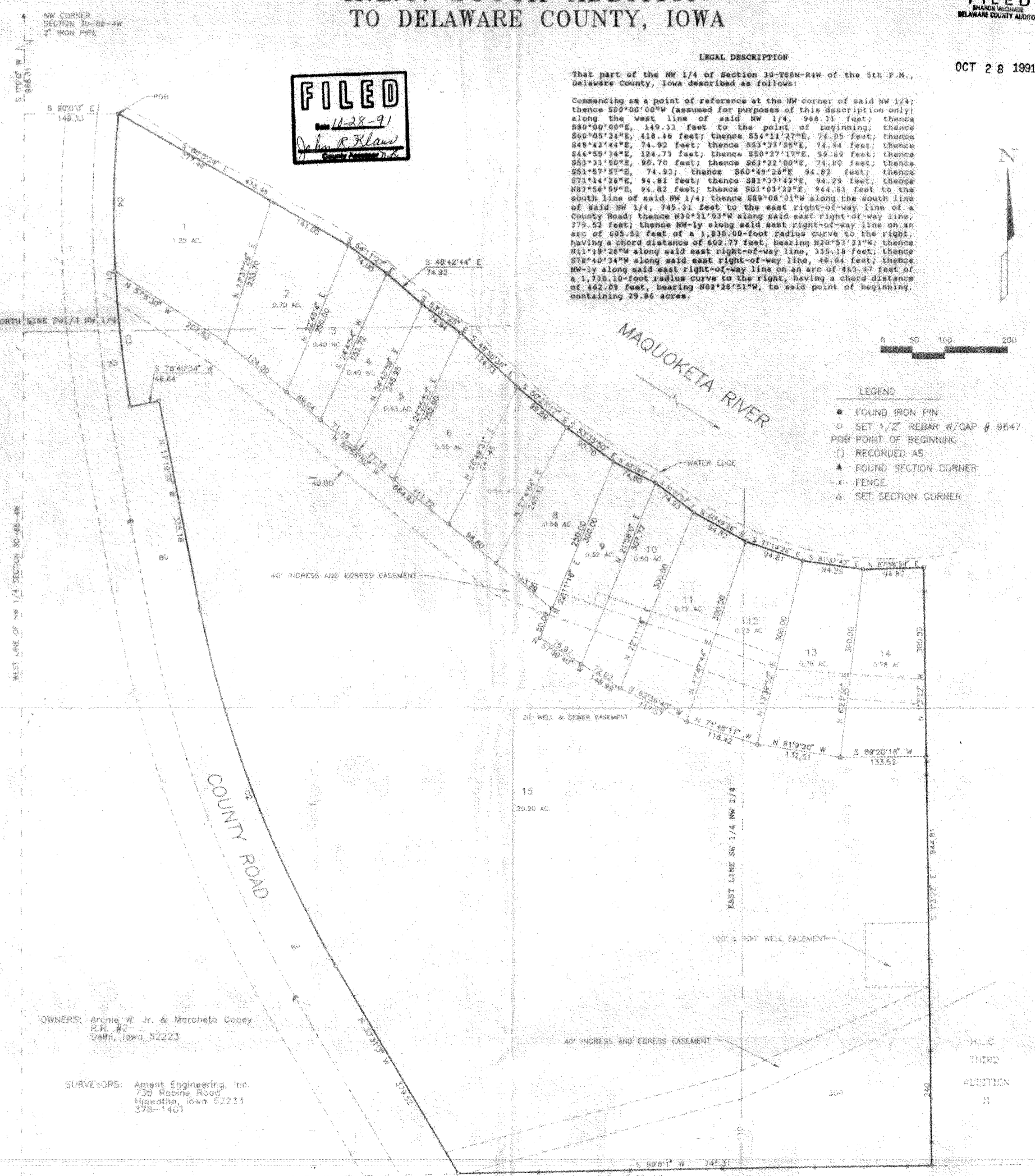
OCT 2 8 1991

FILED
Date 10-28-91
John R. Klaus
County Treasurer, D.C.

LEGAL DESCRIPTION

That part of the NW 1/4 of Section 30-T88N-R4W of the 5th P.M., Delaware County, Iowa described as follows:

Commencing as a point of reference at the NW corner of said NW 1/4; thence S00°00'00"W (assumed for purposes of this description only) along the west line of said NW 1/4, 988.31 feet; thence S90°00'00"E, 149.33 feet to the point of beginning; thence S60°05'24"E, 418.46 feet; thence S54°11'27"E, 74.05 feet; thence S48°42'44"E, 74.92 feet; thence S53°37'25"E, 74.94 feet; thence S46°55'36"E, 124.73 feet; thence S50°27'17"E, 99.89 feet; thence S53°33'50"E, 90.70 feet; thence S63°22'00"E, 74.80 feet; thence S51°57'57"E, 74.93; thence S60°49'28"E 94.82 feet; thence S71°14'26"E, 94.81 feet; thence S81°37'42"E, 94.29 feet; thence N87°58'59"E, 94.82 feet; thence S01°03'22"E, 944.81 feet to the south line of said NW 1/4; thence S89°08'01"W along the south line of said NW 1/4, 745.31 feet to the east right-of-way line of a County Road; thence W30°31'03"W along said east right-of-way line, 379.52 feet; thence NW-ly along said east right-of-way line on an arc of 605.52 feet of a 1,830.00-foot radius curve to the right, having a chord distance of 602.77 feet, bearing N20°53'73"W; thence N11°19'26"W along said east right-of-way line, 335.18 feet; thence S78°40'34"W along said east right-of-way line, 46.64 feet; thence NW-ly along said east right-of-way line on an arc of 463.47 feet of a 1,730.10-foot radius curve to the right, having a chord distance of 462.09 feet, bearing N02°26'51"W, to said point of beginning, containing 29.86 acres.



OWNERS: Archie W. Jr. & Maroneta Cooey
R.R. #2
Delhi, Iowa 52223

SURVEYORS: Ament Engineering, Inc.
739 Robins Road
Hiawatha, Iowa 52233
378-1401

W 1/4 CORNER SECTION 30-88-4W

SOUTH LINE OF NW 1/4 SECTION 30-88-4W S 88°8'1" W 745.31

CURVE	ANGLE	RADIUS	LENGTH	BEARING	CHORD
C 1	15°29'55.8"	1730.10	483.47	N 2°38'51.2" W	482.09
C 2	19°7'30.4"	1830.00	609.52	N 20°53'23.2" W	602.27
C 3	7°E 46.7"	1730.10	214.78	N 8°39'59.8" W	214.64
C 4	8°14' 9.2"	1730.10	248.69	N 1° 4'32.2" E	248.48

NOTE: All measurements in feet and decimals thereof.
Total area of plat 29.86 Acres.

SE 1/4 NW 1/4 - 6.32 acres
NW 1/4 NW 1/4 - 2.06 acres
SW 1/4 NW 1/4 - 21.48 acres

I hereby declare that this plat, survey, or report was made by me or under my direct personal supervision and that I am a duly registered Land Surveyor under the laws of the State of Iowa.
Signed: Date: 7/31/91
Stephen Michael Brain, P.E., L.S. Iowa Reg. No. 9647

REGISTERED LAND SURVEYOR
STEPHEN MICHAEL BRAIN
9647
IOWA

FILE No. 133-1083	FILED FOR RECORD THE 28 DAY OF	STATE OF IOWA, DELAWARE COUNTY
RECORDING FEE $ 60.00	October 19 91 AT 5:17	Jane A. Lloyd Recorder
TRANSFER FEE $	O'CLOCK P.M. BOOK 6 PAGE 164	By Plats A-52 Deputy

Title: FINAL PLAT H.L.C. SOUTH ADDITION	AMENT ENGINEERING, INC. HIAWATHA, IOWA	Drawn: RRW 8-13-91	Book: 104		
Project No. 0831-A		Checked:	Scale: 1" = 100'	No.	Revision / Date
		Reviewed:			

SURVEYOR'S CERTIFICATE

H.L.C. SOUTH ADDITION TO DELAWARE COUNTY, IOWA, is a tract located in the NW 1/4 of Section 30, Township 88 North, Range 4 West of the 5th P.M., Delaware County, Iowa, described as follows:

Commencing as a point of reference at the NW corner of said NW 1/4; thence S00°00'00"W (assumed for purposes of this description only) along the west line of said NW 1/4, 988.31 feet; thence S90°00'00"E, 149.33 feet to the point of beginning; thence S60°05'24"E, 418.46 feet; thence S54°11'27"E, 74.05 feet; thence S48°42'44"E, 74.92 feet; thence S53°37'25"E, 74.94 feet; thence S46°55'36"E, 124.73 feet; thence S50°27'17"E, 99.89 feet; thence S53°33'50"E, 90.70 feet; thence S63°22'00"E, 74.80 feet; thence S51°57'57"E, 74.93; thence S60°49'26"E 94.82 feet; thence S71°14'26"E, 94.81 feet; thence S81°37'43"E, 94.29 feet; thence N87°58'59"E, 94.82 feet; thence S01°03'22"E, 944.81 feet to the south line of said NW 1/4; thence S89°08'01"W along the south line of said NW 1/4, 745.31 feet to the east right-of-way line of a County Road; thence N30°31'03"W along said east right-of-way line, 379.52 feet; thence NW-ly along said east right-of-way line on an arc of 605.52 feet of a 1,830.00-foot radius curve to the right, having a chord distance of 602.77 feet, bearing N20°53'23"W; thence N11°19'26"W along said east right-of-way line, 335.18 feet; thence S78°40'34"W along said east right-of-way line, 46.64 feet; thence NW-ly along said east right-of-way line on an arc of 463.47 feet of a 1,730.10-foot radius curve to the right, having a chord distance of 462.09 feet, bearing N02°28'51"W, to said point of beginning, containing 29.86 acres.

For a more definite location and description, reference is made to a plat hereto attached and made a part hereof dated July 31, 1991.

Said H.L.C. South Addition to Delaware County, Iowa, is divided into fifteen (15) lots numbered 1 through 15, both inclusive. The number of the lots are designated on the plat by figures near the center of the lots. The area of the lots are shown by figures below the number of the lots. The dimensions of the lots, width of the roads, easements and the distances from the government lines and corners are as shown in feet and decimals thereof on said plat.

A 1/2" rebar is driven at each point marked with a small circle, except as noted on said plat.

Executed at Hiawatha, Iowa this 25th day of September A.D., 1991.

I hereby declare that this report was made by me or under my direct personal supervision and that I am a duly registered Land Surveyor under the laws of the State of Iowa.

REGISTERED LAND SURVEYOR
STEPHEN MICHAEL BRAIN 9647
IOWA

Stephen Michael Brain, PE & LS

M018/D063110.CER

CONSENT TO PLAT

KNOW ALL MEN BY THESE PRESENTS THAT WE, ARCHIE W. JR. AND MARCHETA COOEY, being the owners in fee of all the land which is included in H.L.C. South Addition to Delaware County, Iowa have caused a survey and subdivision of said land to be made, the lots and streets to be marked, named and numbered as shown by a plat dated July 31, 1991, with certificate of Stephen Michael Brain, Land Surveyor, attached thereto, to the end that the same may be recorded and thereafter designated and known as H.L.C. South Addition to Delaware County, Iowa.

And we, Archie W. Jr. and Marcheta Cooey hereby acknowledge the subdivision of land shown on said plat to be by our free consent and in accordance with our desire.

Witness our hands this 28th day of October A.D., 1991.

Marcheta R Cooey
Marcheta Cooey

Archie W. Cooey, Jr.

STATE OF IOWA)
) ss:
DELAWARE COUNTY)

On this 28th day of October A.D., 1991, before me personally appeared Archie W. Jr. and Marcheta Cooey, to me known to be the persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

In witness whereof, I have hereunto signed my name and affixed my Notarial Seal the day and year last above written.

Glenda Betels
Notary Public in and for Delaware County, State of Iowa.

GLENDA BETELS

GLENDA BETELS NOTARIAL SEAL IOWA

M018/D063110.CER

H.L.C. SOUTH ADDITION
TO DELAWARE COUNTY, IOWA

STATEMENT AND CONSENT OF MORTGAGE HOLDER

STATE OF IOWA, Delaware County, ss:

The undersigned, Farmers & Merchants Savings Bank of Manchester, Iowa, a Corporation, does hereby certify that it is the holder of a Mortgage on all or part of the real estate embraced within the limits of the plat of said H.L.C. SOUTH ADDITION TO DELAWARE COUNTY, IOWA, which plat is hereto attached and by this reference made a part hereof.

That the undersigned Farmers & Merchants Savings Bank of Manchester, Iowa further certify that said plat was prepared with its free consent and in accordance with its desire and it agrees to record a release of said Mortgage for the heirs on said plat, if any, conveyed to the governing body or dedicated to the public.

Dated at Manchester, Iowa, this 28 day of October, 1991.

FARMERS & MERCHANTS SAVINGS BANK OF MANCHESTER, IOWA

By Gerald T. Burke Vice President
Its

By Russell Stark Vice President
Its

On this 28th day of October, A.D. 19 91, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Gerald T. Burke and Russell Stark, to me personally know, who, being by me duly sworn, did say that they are the Vice President and Vice President respectively, of said corporation executing the within and foregoing instrument to which this is attached, that (no seal has been procured by the said) (the seal affixed thereto is the seal of said) corporation; that said instrument was signed (and sealed) on behalf of said corporation by authority of its Board of Directors; that said Gerald T. Burke and Russell Stark as such officers acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

Rosemary Drees

ROSEMARY DREES
My Commission Expires
7/30/93

Rosemary Drees, Notary Public in and for said County and State

I am the County Treasurer of Delaware County, State of Iowa, and I do further certify that the land embraced in the plat of "H.L.C. South Addition to Delaware County, Iowa" is free from certified taxes and certified special assessments and there are no unredeemed tax sales against any of said real estate, which plat is attached hereto.

Dated at Manchester, Iowa, this 28th day of October, 1991.

Helen McWilliams

Helen McWilliams, Treasurer of Delaware County, Iowa.

(Treasurer's Seal)

SWIFT AND SWIFT
LAWYERS
108 NORTH MADISON STREET
P.O. DRAWER D
MANCHESTER, IOWA 52057

HUBERT J. SWIFT (1893-1970)
JOHN O. SWIFT
DANIEL H. SWIFT

AREA CODE 319
TELEPHONE 927-4901

October 16, 1991

dictated 10/15/91

Mr. & Mrs. Archie W. Cooey, Jr.
Rural Route #2
Delhi, Iowa 52223

Dear Folks:

At your request, we have examined the abstract of title to the real estate described at the beginning of Continuation Number 26655, a copy of which description is hereto attached and hereby made a part of this opinion.

The abstract is in two parts and dates from original entry or root of title and same was continued to and last certified to by the Delaware County Abstract Company, Inc., on October 3, 1991 at 8:00 o'clock A.M. As of the date of said last continuation, good and merchantable record title to said premises is vested in Archie W. Cooey, Jr., a/k/a Archie W. Cooey and/or Marcheta R. Cooey, husband and wife, subject to the following:

1. Entry number 21 of the first part of said abstract numbered 14221 sets forth a Financing Statement from Larry H. Smith and Jacqueline Sue Smith, Debtors, to Delhi Savings Bank, Secured Party, filed March 14, 1979 in Book 84, L.M., Page 267 which describes certain purported fixtures on said real estate and could be a lien on a portion of said real estate. You should examine same to determine the nature and extent thereof.

2. Entry number 22 of said first part of said abstract contains a Financing Statement from Edward M. Puckhaber and Dortha L. Puckhaber, Debtors, to Delhi Savings Bank, Secured Party, filed January 8, 1980 in Book 86, L.M., Page 221 which purports to be a lien on a portion of said real estate containing certain types of property. You should examine this to determine the nature and extent thereof.

3. Entry number 23 of the first part of said abstract contains an Abstracter's Note stating "We have not included in this abstract any instruments wherein real estate has been described as a part of the East three-fourths (E 3/4) of the Southeast Quarter (SE¼) of the Northwest Quarter (NW¼) of Section Thirty (30), Township Eighty Eight (88) North, Range Four (4), West of the Fifth P.M."

4. Entry number 34 of the first part of the said abstract sets forth an Acceptance of Protective Covenants and Restrictions by William Tyler Cooey and Kristine A. Cooey, husband and wife, dated February 1, 1982 and acknowledged February 1, 1982 and filed April 29, 1986 in Book X, Misc., Page 241 wherein the Protective Covenants recorded in Plat Book 5, Page 24 in the office of the Delaware County Recorder are accepted. Said Covenants are set out in entry number 35 of said abstract and purport to run with the real estate and as a result, a copy of same are hereto attached and made a part hereof so you may examine same to determine the affect of same and the limitations of same and any affirmative requirements concerning said real estate.

5. Entry number 36 of said abstract sets forth a Right-of-Way Agreement from Marcheta R. Cooey and Archie W. Cooey, Jr., husband and wife to General Telephone Company of the Midwest dated February 27, 1985 and filed February 27, 1985 in Book X, Misc., Page 53 which grants certain privileges of ingress and egress and other privileges concerning said real estate to said telephone company and you should examine same to determine the nature and extent thereof. Same are perpetual and run with said real estate.

6. Entry number 37 of said abstract sets forth a Right-of-Way Agreement from Archie W. Cooey, Jr. and Marcheta R. Cooey to Iowa Electric Light and Power Company dated March 15, 1985 and filed March 28, 1985 in Book X, Misc., Page 78 which grants certain rights, which are perpetual and run with said real estate, to Iowa Electric Light and Power Company which affect your use of said real estate and gives said company certain privileges and you should examine same to determine the nature and extent thereof.

7. Entry number 43 of said abstract sets forth a Mortgage from Archie W. Cooey, Jr. and Marcheta R. Cooey, husband and wife, to Farmers & Merchants Savings Bank of Manchester, Iowa, dated July 10, 1986 and filed July 11, 1986 in Book 100, L.M., Page 309, stating a consideration of $210,000.00 and containing a due on sale clause providing that the Mortgage may be declared due and payable upon any transfer of legal equitable title to a third party, without the Mortgagee's consent. You should examine this clause to determine the full extent thereof. Said Mortgage is not released and is a lien on the portion of said real estate described therein.

8. Entry number 44 of first part of said abstract sets forth a Mechanic's Lien by Ray Philippson, acting for Philippson Masonry & Concrete on a portion of said real estate in Mechanic's Lien Book E, Page 114 which was filed March 19, 1985. The record does not show any action has yet been commenced on said and therefore said lien is barred.

9. Entry number 6 of the second part of said abstract bearing number 26655A sets forth a Right of Way Contract from T.P. Furman, First Party to Iowa Electric Company, Second Party, dated May 12, 1937 and filed May 13, 1937 in Book F., Misc., Page 443 granting said electric company permission to construct wires and certain other equipment on said premises and you should examine same to determine the nature and extent thereof since said is perpetual and runs with the real estate.

10. Entry number 24 of the second part of said abstract sets forth a Quit Claim Deed from Interstate Power Company to L.J. Schiltz and Connie A. Schiltz, dated July 1, 1974 and filed July 25, 1974 in Book 96, L.D., Page 59 wherein the following is contained:

> "(c) Interstate Power Company hereby reserves to itself and its successors and assigns the right to enter upon the demised real estate for the purpose of making such removals, modifications, alterations and additions as legally may be required by the Federal Power Commission, and the right to make such removals, modifications, alterations and additions."

This is a restriction on said real estate and it is perpetual and you may examine same to determine the nature and extent thereof and the affect on said real estate.

11. Entry number 35 of said second part of said abstract sets forth "Certified Copies" containing certain requirements of The Iowa Natural Resources Council and other matters.

A copy of said entry number 35 is hereto attached and by this reference made a part of this opinion and you may examine same to determine the requirements of same and the affect of same on said real estate.

12. Entry number 43 of said abstract sets forth a Right-of-Way Agreement between Marcheta R. Cooey and Archie W. Cooey, Jr., husband and wife, and General Telephone Company of the Midwest dated February 27, 1985 and filed February 27, 1985 in Book X, Misc., Page 53 which grants certain rights and privileges of ingress and egress and other rights concerning said real estate to said General Telephone Company and same is perpetual and runs with said real estate and you should examine same to determine the nature and extent thereof and the effect on said real estate.

13. Entry nubmer 44 of said abstract sets forth a Right of Way Agreement from Archie W. Cooey, Jr. and Marcheta R. Cooey to Iowa Electric Light and Power Company dated March 15, 1985 and filed March 28, 1985 in Book X, Misc., Page 78 which contains certain restrictions and rights concerning said real estate and same is perpetual and runs with the real estate and you should examine same to determine the nature and

extent thereof.

14. Entry number 49 of said abstract sets forth a Financing Statement from Eugene R. Sickles and Rita C. Sickles, Debtors, to Citizens State Bank, Secured Party, dated November 26, 1986 and filed in Book 101, L.M., Page 304 which refers to a cabin on leased land and claiming a lien on goods which are to become fixtures on said land. You may examine same to determine the nature and extent thereof and the extent of any lien this may create on said real estate.

15. Entry number 50 of said abstract sets forth a Fire Protection Agreement between Delhi Fire Department and Delhi Township dated May 21, 1990 and filed July 12, 1990 in Book 2, Misc., Page 58 which provides the Delhi Fire Department will furnish fire protection to the real estate described in this opinion and further provides for a tax levy to pay for said service and you should examine same to determine the nature and extent thereof and the affect of said levy on the taxes of said real estate.

16. Entry number 51 of said abstract shows that there are no unpaid real estate taxes on said real estate.

17. The property is subject to the rights of persons in possesion, if any.

18. Claims for labor and improvements made within the last ninety (90) days could become liens without appearing in the abstract and you should satisfy yourself that all such bills have been paid.

19. You should also satisfy yourself by a survey of a competent surveyor, engineer or otherwise as to the boundaries of the property, any encroachments thereon and the location of any improvements thereon.

20. The examiner makes no statement regarding any County or City ordinances other than those abstracted and you must apprise yourself of any such regulations, zoning or ordinances enacted by the County or City affecting your property, if you desire to do so.

21. You are further advised to check with the County or City records concerning any possible special assessments on said real estate since special assessments can be a lien upon the real estate prior to their being recorded and could be a lien without showing in the abstract and you must make this investigation personally, if you desire to do so.

22. The examiner makes no statement regarding any action or proceedings in the United States District Court unless same have been transcribed or filed in the Delaware County Court House and shown in the abstract by the Delaware County Abstract Company, Inc., which would include challenges or objections to the interest of title holders brought pursuant to eleven U.S.C. Sections 547 and 548 (Federal Bankruptcy Code).

23. The examiner and abstracter do not have access to pending Dissolutions of Marriage and can make no certification or examination that there are cases that may or may not affect title.

24. No opinion is expressed as to forged or fraudulent contracts, deeds or other instruments affecting title.

25. No opinion is expressed as to any state of facts which might be revealed by physical inspection or soil test of the property, including by not limited to diseased trees, location of driveways, easements, fences, hedges, drainage ditches, and any encroachments of buildings which may have set the boundary lines of the property, other than specifically mentioned herein.

26. No opinion is expressed as to any flood plain regulations, encroachment limits or flood plain zoning as established by the Iowa Natural Resources Council other than as specifically mentioned herein.

27. No opinion is given as to any security interests in fixtures attached to the real estate of which notice may not be given by a financing statement that has not been filed of record.

28. Vendors, vendees, grantors, grantees, and present owners, can be responsible for the cleanup of solid waste, radioactive waste, hazardous waste, and hazardous substances located upon the real estate regardless of fault of culpability in respect to said matters; no opinion is expressed as to the presence of solid waste, radioactive waste, hazardous waste or hazardous substances including those substances defined to be hazardous in Chapter 42 of the United States Code, Section 9601(14) and Chapter 455B of the Iowa Code and the examiner, from examination of the abstract, cannot ascertain whether or not said hazardous wastes and/or materials exist upon the real estate in the caption of the abstract.

This opinion is confined to an examination of the abstract only and title is passed upon what appears of record thereon. No inspection has been made of the premises and no report of location of boundary lines, rights of parties in possession, or easements existing by virtue of usage is given as the same does not appear in an abstract.

Very truly yours,

SWIFT & SWIFT

By _____
DANIEL H. SWIFT

JQS/ab

Enc.

CERTIFIED COPIES

Filed September 25, 1974
Book P, Misc., Page 101

State Of Iowa Before The Iowa Natural Resources Council
In The Matter Of The Application Of The Interstate Power Company, Dubuque, Iowa Order No. 73-43

This matter having come on for final consideration by the Iowa Natural Resources Council at a meeting on the 13th day of February, 1973.

x x x

It Is Therefore Ordered by the Iowa Natural Resources Council that the application of Interstate Power Company be and is hereby approved and a permit be and is hereby granted x x x to the Interstate Power Company to operate and maintain the dam on the Maquoketa River near Delhi, Iowa, in Sections 29 and 30, T88N, R4W, Delaware County, Iowa, x x x subject to the following conditions:

x x x

4. That the water level in the impoundment shall be maintained at an elevation ranging between 121.5 and 122.0 assumed local datum subject to local flow of the river x x x

x x x

6. That the water area will continue to be available for recreational use by property owners in the area and the general public. Further, that public access to the water area shall continue through the public parks and access points.

x x x

CERTIFICATION: I, Othie R. McMurry, do hereby certify that I am the duly appointed and acting Director of the Iowa Natural Resources Council and that the foregoing is a true and correct exhibit of the proceedings of the Iowa Natural Resources Council in respect to this application at a meeting held on the 13th day of February, 1973.

/s/ Othie R. McMurry, Director

February 13, 1973

State Of Iowa Before The Iowa Natural Resources Council
In The Matter Of A Modified Permit For Operation And Maintenance Of The Delhi Dam To The Lake Delhi Recreation Association, Inc.
Supplemental Order No. 73-43B

This matter having come on for final consideration by the Iowa Natural Resources Council at a meeting on the 3rd day of September, 1974.

x x x

Whereas, on September 9, 1974, said dam and appurtenances were transferred from the Schiltz Interests to Archie and Marcheta Cooey and further transferred to the Lake Delhi Recreation Association, Inc.;

x x x

Whereas, Supplemental Order No. 73-43B is necessary to reflect the change in ownership of said dam and appurtenances from the Schiltz Interests to the Lake Delhi Recreation Association, Inc.

It Is Therefore Ordered by Iowa Natural Resources Council that Supplemental Order No. 73-43B is hereby issued to the Lake Delhi Recreation Association, Inc. x x x Said Supplemental Order No. 73-43B is to be in force concurrently with said Council Order No. 73-43 x x x.

CERTIFICATION: I, Othie R. McMurry, do hereby certify that I am the duly appointed and acting Director of the Iowa Natural Resources Council and that the foregoing is a true and correct exhibit of the proceedings of the Iowa Natural Resources Council in respect to this application at a meeting held on the 3rd day of September, 1974.

/s/ Othie R. McMurry, Director

September 17, 1974 (Seal of Iowa Natural Resources Council INRC affixed)

CONTINUATION NO. 26655

CONTINUATION OF AN ABSTRACT OF TITLE TO: That part of the Northwest fractional Quarter (NWfr¼) of Section Thirty (30), Township Eighty Eight (88) North, Range Four (4), West of the Fifth P.M. described as commencing at the Northwest corner of said Northwest fractional Quarter (NWfr¼), thence South along the West line of said Northwest fractional Quarter (NWfr¼) nine hundred eighty eight and thirty one hundredths (988.31) feet, thence South 90° 00' 00" East one hundred forty nine and thirty three hundredths (149.33) feet to the point of beginning, thence South 60° 05' 24" East four hundred eighteen and forty six hundredths (418.46) feet, thence South 54° 11' 27" East seventy four and five hundredths (74.05) feet, thence South 48° 42' 44" East seventy four and ninety two hundredths (74.92) feet, thence South 53° 37' 25" East seventy four and ninety four hundredths (74.94) feet, thence South 46° 55' 36" East one hundred twenty four and seventy three hundredths (124.73) feet, thence South 50° 27' 17" East ninety nine and eighty nine hundredths (99.89) feet, thence South 53° 33' 50" East ninety and seventy hundredths (90.70) feet, thence South 63° 22' 00" East seventy four and eighty hundredths (74.80) feet, thence South 51° 57' 57" East seventy four and ninety three hundredths (74.93) feet, thence South 60° 49' 26" East ninety four and eighty two hundredths (94.82) feet, thence South 71° 14' 26" East ninety four and eighty one hundredths (94.81) feet, thence South 81° 37' 43" East ninety four and twenty nine hundredths (94.29) feet, thence North 87° 58' 59" East ninety four and eighty two hundredths (94.82) feet, thence South 01° 03' 22" East nine hundred forty four and eighty one hundredths (944.81) feet to the South line of said Northwest fractional Quarter (NWfr¼), thence South 89° 08' 01" West seven hundred forty five and thirty one hundredths (745.31) feet along said South line to the East right-of-way line of a County Road, thence North 30° 31' 03" West along said East right-of-way line three hundred seventy nine and fifty two hundredths (379.52) feet, thence Northwesterly along said East right-of-way line on an arc of six hundred five and fifty two hundredths (605.52) feet of a one thousand eight hundred thirty (1830) foot radius curve to the right, having a chord distance of six hundred two and seventy seven hundredths (602.77) feet, bearing North 20° 53' 23" West, thence North 11° 19' 26" West along said East right-of-way line three hundred thirty five and eighteen hundredths (335.18) feet, thence South 78° 40' 34" West along said East right-of-way line forty six and sixty four hundredths (46.64) feet, thence Northwesterly along said East right-of-way line on an arc of four hundred sixty three and forty seven hundredths (463.47) feet of a one thousand seven hundred thirty and ten hundredths (1730.10) foot radius curve to the right, having a chord distance of four hundred sixty two and nine hundredths (462.09) feet, bearing North 02° 28' 51" West, to the point of beginning

H.L.C. SOUTH ADDITION
TO DELAWARE COUNTY, IOWA

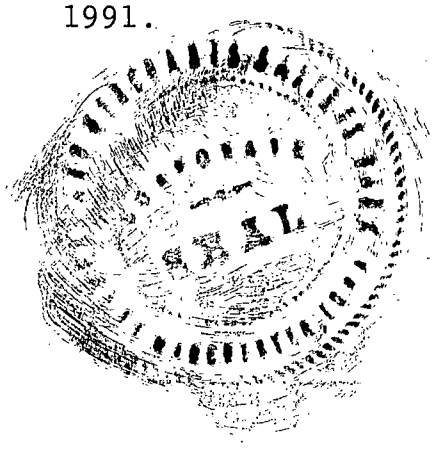
STATEMENT AND CONSENT OF MORTGAGE HOLDER

STATE OF IOWA, Delaware County, ss:

The undersigned, Farmers & Merchants Savings Bank of Manchester, Iowa, a Corporation, does hereby certify that it is the holder of a Mortgage on all or part of the real estate embraced within the limits of the plat of said H.L.C. SOUTH ADDITION TO DELAWARE COUNTY, IOWA, which plat is hereto attached and by this reference made a part hereof.

That the undersigned Farmers & Merchants Savings Bank of Manchester, Iowa further certify that said plat was prepared with its free consent and in accordance with its desire and it agrees to record a release of said Mortgage for the heirs on said plat, if any, conveyed to the governing body or dedicated to the public.

Dated at Manchester, Iowa, this 28 day of October, 1991.



FARMERS & MERCHANTS SAVINGS BANK OF MANCHESTER, IOWA

By Gerald T. Burke Vice President
Its

By Russell Stark Vice President
Its

On this 28th day of October, A.D. 19 91, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Gerald T. Burke and Russell Stark, to me personally know, who, being by me duly sworn, did say that they are the Vice President and Vice President respectively, of said corporation executing the within and foregoing instrument to which this is attached, that (no seal has been procured by the said) (the seal affixed thereto is the seal of said) corporation; that said instrument was signed (and sealed) on behalf of said corporation by authority of its Board of Directors; that said Gerald T. Burke and Russell Stark as such officers acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

Rosemary Drees

NOTARIAL SEAL IOWA
ROSEMARY DREES
My Commission Expires
7/30/93

Rosemary Drees, Notary Public in and for said County and State

COUNTY TREASURER'S CERTIFICATE

I, the undersigned, Helen McWilliams, do hereby certify that I am the County Treasurer of Delaware County, State of Iowa, and I do further certify that the land embraced in the plat of "H.L.C. South Addition to Delaware County, Iowa" is free from certified taxes and certified special assessments and there are no unredeemed tax sales against any of said real estate, which plat is attached hereto.

Dated at Manchester, Iowa, this 28th day of October, 1991.



(Treasurer's Seal)

Helen McWilliams

Helen McWilliams, Treasurer of
Delaware County, Iowa.

CONSENT TO PLAT

KNOW ALL MEN BY THESE PRESENTS THAT WE, ARCHIE W. JR. AND MARCHETA COOEY, being the owners in fee of all the land which is included in H.L.C. South Addition to Delaware County, Iowa have caused a survey and subdivision of said land to be made, the lots and streets to be marked, named and numbered as shown by a plat dated July 31, 1991, with certificate of Stephen Michael Brain, Land Surveyor, attached thereto, to the end that the same may be recorded and thereafter designated and known as H.L.C. South Addition to Delaware County, Iowa.

And we, Archie W. Jr. and Marcheta Cooey hereby acknowledge the subdivision of land shown on said plat to be by our free consent and in accordance with our desire.

Witness our hands this 28th day of October A.D., 1991.

Marcheta R Cooey
Marcheta R Cooey

Archie W. Cooey, Jr.

STATE OF IOWA)
) ss:
DELAWARE COUNTY)

On this 28th day of October A.D., 1991, before me personally appeared Archie W. Jr. and Marcheta Cooey, to me known to be the persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

In witness whereof, I have hereunto signed my name and affixed my Notarial Seal the day and year last above written.

Glenda Betels
Notary Public in and for Delaware County, State of Iowa.
GLENDA BETELS



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