A F F I D A V I T

STATE OF IOWA :
: ss
BUCHANAN COUNTY :

TO WHOM IT MAY CONCERN:

I, Michael D. Ruffcorn, state that I am President of Independence Federal Bank for Savings, formerly Independence Federal Savings and Loan Association, and also state that by prior foreclosure proceedings, the real estate described on Exhibit "A", attached hereto and by this reference made a part hereof, was foreclosed upon by Independence Federal Bank for Savings and I state that the real estate described on the attached Exhibit "A" is not agricultural land nor has it ever been agricultural land, from the time that we had a mortgage on the real estate. This declaration stating that the real estate described on Exhibit "A" is not agricultural land is to show that the real estate does not fall under the provisions of Section 175.2 of the Iowa Code.

Dated this 27 day of January, 1993.

Michael D. Ruffcorn
Michael D. Ruffcorn

Subscribed and sworn to before me by said Michael D. Ruffcorn this 27 day of January, 1993.

MARY McGILL
MY COMMISSION EXPIRES
2-1-95

Mary McGill
Notary Public in and for
the State of Iowa

FILE No. 258-2354
RECORDING FEE $ 10.00
TRANSFER FEE $

FILED FOR RECORD THE 8 DAY OF Feb, 1993 AT 10:45
O'CLOCK A. M. BOOK 17 PAGE 156

STATE OF IOWA, DELAWARE COUNTY
Deborah L. Peyton, Recorder
AFF.

EXHIBIT "A"

That part of the Southwest Quarter (SW 1/4) of the Northwest Quarter (NW 1/4) of Section Sixteen (16), Township Eighty Nine (89) North, Range Six (6), West of the Fifth P.M., described as commencing at a point on the West line of said Northwest Quarter (NW 1/4) which is four hundred ninety five (495.0) feet North of the Southwest corner of said Northwest Quarter (NW 1/4), and running thence North one hundred seventy five (175.0) feet, thence East two hundred seventy five (275.0) feet, thence South one hundred seventy five (175.0) feet, thence West two hundred seventy five (275.0) feet to the point of beginning,