AFFIDAVIT IN RE:

That part of Lot Three Hundred Nine (309), Manchester, Iowa, described as commencing at a point seventy-six (76.0) feet East of the point where the extended East line of Potter Street intersects the North line of Howard Street, and running thence North one hundred fifty (150.0) feet, thence East ninety-six (96.0) feet, thence South one hundred-fifty (150.0) feet to the North line of Howard Street, thence West along the North line of Howard Street ninety-six (96.0) feet to the point of beginning, as shown on Plat of Lot 309 Subdivision to Manchester, Delaware County, Iowa recorded in Book 2 Plats, Page 79.

I, ORVILLE F. ROSSOW, being first duly sworn on oath state on the basis of my own person knowledge as follows:

1. I am the sole trustee (the "Trustee") of that certain Revocable Trust Agreement, known as the ORVILLE AND MARTHA ROSSOW REVOCABLE TRUST, DATED FEBRUARY 6, 1992, a noncourt-reporting trust (the "Trust").

2. The above-described real property (the "Real Property"), comprising a part of the trust estate, was transferred to the Trust by Warranty Deed, recorded in Delaware County, Iowa, on Feb. 13, 1992, at Book 51, Page 147.

3. The Trust is in full force and effect as of the date of this Affidavit.

4. One of the Trustors of the Trust, Martha J. Rossow, died on September 15, 1995. The other Trustor of the Trust, Orville F. Rossow, is alive on the date of this Affidavit. Upon the death of Martha J. Rossow, the Trust provides, in part, that the deceased Trustor's share of the trust estate (including an undivided one-half interest in the Real Property) is distributable outright to the surviving Trustor of the Trust; provided, if the surviving Trustor of the Trust disclaims the right to take such bequest outright, the disclaimed portion is transferred to the Trust for Property of Deceased Spouse (the "Martha J. Rossow Trust").

5. On December 14, 1994, Orville F. Rossow, as the surviving Trustor of the Trust, disclaimed the right to take an undivided one-half interest in the Real Property outright. A copy of the disclaimer is attached hereto as Exhibit "A," and by this reference incorporated herein. Trustee, pursuant to the terms of the terms of the Trust, has conveyed an undivided one-half interest in the Real Property to Orville F. Rossow, as Trustee, of the Martha J. Rossow Trust.

Cancellation Aff. 18
For Returns, See Book
Page 132 4/24/95

FILE No. 111-2358
RECORDING FEE $ 26.00
TRANSFER FEE $
FILED FOR RECORD THE 15 DAY OF March 19 95 AT 2:36
O'CLOCK P M. BOOK 18 PAGE 107
STATE OF IOWA, DELAWARE COUNTY
Deborah L. Peyton, Recorder
Aff.

6. Trustee is authorized to convey marketable title to the Real Property, by Warranty Deed, to bona fide purchasers for value, without any limitation or qualification whatsoever, free of any liens or encumbrances except those of record, and free of any adverse claims.

DATED THE 27th DAY OF FEBRUARY, 1995.

Orville F. Rossow

ORVILLE F. ROSSOW, TRUSTEE

STATE OF IOWA)
)ss.
COUNTY OF DELAWARE)

Sworn to and subscribed before me by ORVILLE F. ROSSOW on this 27th day of February, 1995, as his free and voluntary act and deed.

Martin R. Anderson

Notary Public in and for Iowa
MARTIN R. ANDERSON
My Commission Expires: 9-20-96

MARTIN R. ANDERSON
NOTARIAL SEAL

IN THE DISTRICT COURT OF THE STATE OF IOWA
IN AND FOR DELAWARE COUNTY

IN THE MATTER OF	)	CIT No. _____
	)	
THE ESTATE OF	)	
	}	DISCLAIMER
MARTHA J. ROSSOW,	)	
	)	
DECEASED.	)	

The undersigned, Orville F. Rossow, the surviving spouse of the above-referenced decedent, hereby irrevocably and completely disclaims and irrevocably and unqualifiably refuses to accept, pursuant to §633.704 of the Code of Iowa and §2518 of the Internal Revenue Code of 1986, as amended, the property in the Orville and Martha Rossow Revocable Trust, dated February 6, 1992 (the "Trust"), bequeathed and distributable outright to the undersigned in accordance with the provisions of Article 5.1.1 of the Trust, more particularly described as set forth in the attached Exhibit "A" which by this reference is incorporated herein and made a part hereof (the "Disclaimed Assets").

The undersigned also irrevocably, completely and unqualifiably disclaims and refuses to accept any future interest, vested or contingent, to which the undersigned may be or may become entitled to regarding the legal ownership of the Disclaimed Assets. Lastly, the undersigned irrevocably, completely and unqualifiably disclaims and refuses to accept any interest which has accrued or may accrue to the undersigned under Article 5.1.1 of the Trust with respect to the legal ownership of the Disclaimed Assets.

The effect of this Disclaimer is that, in accordance with the provisions of Article 5.1.1 of the Trust, the Disclaimed Assets shall be allocated for further administration in accordance with the provisions of the Trust for Property of Deceased Spouse (for the benefit of the Surviving Spouse), under Article 6 of the Trust.

The undersigned further states that there has been no acceptance of any interest in the Disclaimed Assets, nor any acceptance of any benefits of such property prior to the execution of this Disclaimer. A copy of this Disclaimer shall be filed with the Iowa Department of Revenue for Iowa Inheritance Tax purposees.

Dated at Manchester, Iowa, this 14 day of December, 1994.

Orville F. Rossow, Beneficiary

ACKNOWLEDGEMENT - INDIVIDUAL

STATE OF IOWA)
) ss:
COUNTY OF DELAWARE)

On this 14 day of December, 1994, before me, the undersigned notary public, personally appeared Orville F. Rossow, to me known to be the identical person named in and who executed the foregoing Disclaimer and acknowledged to me that he executed the same as his free and voluntary act and deed for the purposes mentioned therein.

Louis J Wanninger III
Notary Public in and for Iowa

(SEAL)

My Commission Expires: 6-22-97

RECEIPT

STATE OF IOWA)
) ss:
COUNTY OF DELAWARE)

The undersigned, being duly sworn, states that the undersigned is the Trustee of the Orville and Martha Rossow Revocable Trust, Dated February 6, 1992, and that on the date and place as hereinafter set forth, received the foregoing Disclaimer.

Dated at Manchester, Iowa, this 14 day of December, 1994.

Orville F Rossow Trustee
Orville F. Rossow, Trustee

Subscribed and sworn to before me this 14 day of December, 1994.

Louis J Wanninger III
Notary Public in and for Iowa

(SEAL)

My Commission Expires: 6-22-97

Estate of Martha J. Rossow
Disclaimed Assets
Exhibit A

Asset	Full Amount	Amount Disclaimed
An undivided one-half interest in the following:		
Bank Accounts		
Dubuque Bank and Trust	$29,696.17	$14,848.09
Stocks		
Source Capital	$49,800.00	$24,900.00
Mutual Funds		
Evergreen Tax Exempt Money Mkt.	$81,238.48	$40,619.24
Pacific Horizon Prime Fund	$14,212.73	$7,106.37
Nicholas II Inc.	$95,100.99	$47,550.50
Fidelity Biotech	$49,004.19	$24,502.10
Fidelity Retailing	$64,664.86	$32,332.43
Van Gard Intermediate Term Muni	$101,192.90	$50,596.45
Oakmark Fund	$28,604.86	$14,302.43
Pacific Horizon Aggressive Growth	$52,403.60	$26,201.80
Brokerage Accounts		
Dain Bosworth	$235,833.16	$117,916.58
Piper Jaffray	$41,436.87	$20,718.44
Real Estate		
Home	$90,000.00	$45,000.00
(That part of Lot Three Hundred Nine (309), Manchester, Iowa, described as commencing at a point seventy-six (76.0) feet East of the point where the extended East line of Potter Street intersects the North line of Howard Street, and running thence North one hundred fifty (150.0) feet, thence East ninety-six (96.0) feet, thence South one hundred-fifty (150.0) feet to the North line of Howard Street, thence West along the North line of Howard Street ninety-six (96.0) feet to the point of beginning, as shown on Plat of Lot 309 Subdivision to Manchester, Delaware County, Iowa recorded in Book 2 Plats, Page 79.)		
Farmland (160 acres)	$240,000.00	$120,000.00
(The Northeast Quarter (NE1/4) of Section 8, Township 88 North, Range 6, West of the 5th P.M., Delaware County, Iowa.)		
TOTAL:		**$586,594.41**

Orville F. Rossow, Trustee

Orville F. Rossow, Beneficiary