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When Filed Return To:
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DELAWARE COUNTY IOWA
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DEBORAH L. PEYTON
DELAWARE CO RECORDER
16.00

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ESTOPPEL AFFIDAVIT

STATE OF IOWA .
COUNTY OF Linn

Brian M. Allen and Crystal L. Allen, a married couple, being first duly sworn on their oath, depose and say:

That they are the identical parties who made, executed, and delivered that certain deed to Wells Fargo Home Mortgage, Inc. signed the 23 day of April, 2004, conveying the following-described property,

That part of Lot Two Hundred Ninety Three (293), Manchester, Iowa, according to plat recorded in Book I L.D., Page 284, described as the East fifty eight (58.0) feet of the South one-half (S½) of said lot; and also that part of the North one-half (N½) of Lot Two Hundred Ninety Three (293) described as commencing at a point on the Easterly line of said lot fifty seven and eleven one-hundredths (57.11) feet North of the Southeast corner of said lot, thence Northerly along the Easterly lot line five (5.0) feet, thence West parallel with the Southerly lot line fifty six and seven one-hundredths (56.07) feet, thence Southerly parallel with the Easterly lot line five (5.0) feet, thence Easterly parallel with the Southerly lot line fifty six and seven one-hundredths (56.07) feet to the point of beginning, from the 21st day of April, 1998, at 8:00 o'clock A.M. to the 29th day of March, 2004, at 8:00 o'clock A.M.

That the aforesaid deed was an absolute conveyance of the title to said premises to the grantee named therein in effect as well as in form, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the said grantee; that the consideration for the aforesaid deed was and is the release of personal liability, on the above set out loan number, of the parties named above, except for the Promissory Note executed to Radian Guaranty in the amount of Fifteen Thousand and 00/100 ($15,000.00).

That the aforesaid deed and conveyance was made by these deponents as the result of their request that the grantee accept such deed and was their free and voluntary act; that said deed was not given as a preference against any other creditors of the deponents; that at the time it was given, there was no other person or persons, firms or corporations, other than the grantee therein named, interested, either directly or indirectly, in said premises; that these deponents have no other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or other mortgage whereby any lien has been created or exists against

the premises described in said deed; and that deponents in offering to execute the aforesaid deed to the grantee therein, and in executing same, were not acting under any misapprehension as to the effect thereof, nor under any duress, undue influence, or misrepresentation by the grantee or the agent or attorney of the grantee in said deed, and that it was the intention of these deponents as grantor in said deed to convey and by said deed these deponents did convey to the grantee therein all their right, title, and interest absolutely in and to the premises described in said deed.

This affidavit is made for the protection and benefit of the aforesaid grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators, and assigns of the undersigned.

Brian M. Allen

Crystal L. Allen

STATE OF IOWA)
) SS:
COUNTY OF Linn)

On this 23 day of April, 2004, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Brian M. Allen and Crystal L. Allen, to me personally known to be the identical persons named in and who executed the within and foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public in and for said
County and State

ERICA SMITH
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 711754
MY COMMISSION EXPIRES 7-31-04