DELAWARE COUNTY IOWA
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2004 JUL 29 PM 1:31
BOOK 2004 PAGE 2840
DEBORAH L. PUYTON
DELAWARE CO. RECORDER
23.00

William D. Werger 401 East Main Manchester (563) 927-5920
Preparer Information

AFFIDAVIT REGARDING NON-JUDICIAL FORECLOSURE OF NON-AGRICULTURAL MORTGAGE

RE: Lot Nine (9), Block Two (2), Greeley, Iowa according to plat recorded in Book E, L.D., Pages 320, 321,

STATE OF IOWA)
) ss:
DELAWARE COUNTY)

I, William D. Werger being first duly sworn upon oath do depose and state as follows:

1. I am the attorney for Community Savings Bank, Edgewood, Iowa which is the Mortgagee on the above described real estate by virtue of a Mortgage dated August 29, 2003 and filed for record September 5, 2003 in Book 2003, Page 4352 of the Delaware County records.

2. Community Savings Bank, Edgewood, Iowa commenced a non-judicial foreclosure of non-agricultural mortgage pursuant to Iowa Code, Chapter 655A of the Iowa Code.

3. Community Savings Bank, Edgewood, Iowa was unable to personally serve John A. Carter with notice since his whereabouts were unknown and he no longer resided in the property in the State of Iowa.

4. Notice of non-judicial foreclosure of non-agricultural mortgage was served on John A. Carter by publication as shown by proof of publication attached hereto pursuant to 655A.3 of the Iowa Code.

5. More than 30 days has elapsed from the date of second publication of the notice on June 29, 2004 and the defendant has not responded in any manner to said notice.

6. This Affidavit is record and constructive knowledge to all parties of the due foreclosure of the mortgage identified above.

7. Pursuant to 655A.8 of the Iowa Code, since the notice required by 655A.7 are herewith recorded and no rejection of the notice has been filed pursuant to Section 655A.7, the following is affected pursuant to 655A.8:

1. Community Savings Bank, Edgewood, Iowa acquires and succeeds to all interest of the mortgagor in the real estate.

2. All inferior liens are extinguished.

3. The indebtedness secured by the foreclosed mortgage is extinguished.

Dated this 29th day of July, 2004

William D. Werger
ATTORNEY ~~FOR~~ COMMUNITY
SAVINGS BANK, EDGEWOOD, IOWA

Subscribed and sworn to before me by William D. Werger on this 29th day of July, 2004.



Notary Public in and for the State of Iowa

NOTICE OF NON-JUDICIAL FORECLOSURE
OF NON-AGRICULTURAL MORTGAGE

TO: John A. Carter, 115 N. Front St. & 103 E. 2nd St. Greeley, Iowa

You are hereby notified that Community Savings Bank Edgewood, Iowa has formally commenced a Non-judicial Foreclosure of Non-agricultural Mortgage pursuant to Iowa Code chapter 655A.

As of May 22nd, 2004, you were in default on your mortgage note dated August 29, 2003 for failure to pay monthly payments due February, March, April and May of 2004 with a total past due as of May 22nd, 2004 in the amount of $705.58.

The mortgage you gave to secure this note was executed on August 29, 2003 and filed for record in the office of the Recorder of Delaware County on September 5, 2003 in Book 2003, Page 4352 and is a lien upon the following described real estate located in Delaware County, Iowa: **Lot Nine (9), Block Two (2), Greeley, Iowa, according to plat recorded in Book E L.D., Pages 320-321**

You are hereby notified that, unless, within thirty (30) days after the third publication of this notice (June 29, 2004), you cure the default specified above, or unless a rejection of this notice, pursuant to Iowa Code section 655A.6, is filed with the Recorder of Delaware County and a copy of the rejection is served upon mortgagee, the mortgage will be foreclosed.

WITHIN THIRTY DAYS AFTER YOUR RECEIPT OF THIS NOTICE YOU MUST EITHER CURE THE DEFAULT DESCRIBED IN THIS NOTICE OR FILE WITH THE RECORDER OF THE COUNTY WHERE THE MORTGAGED PROPERTY IS LOCATED, A REJECTION OF THIS NOTICE AND SERVE A COPY OF YOUR REJECTION ON THE MORTGAGEE IN THE MANNER PROVIDED BY THE IOWA RULES OF CIVIL PROCEDURE FOR SERVICE OF ORIGINAL NOTICES. IF YOU WISH TO REJECT THIS NOTICE, YOU SHOULD CONSULT AN ATTORNEY AS TO THE PROPER MANNER TO MAKE THE REJECTION.

IF YOU DO NOT TAKE EITHER OF THE ACTIONS DESCRIBED ABOVE WITHIN THE THIRTY (30) DAY PERIOD, THE FORECLOSURE WILL BE COMPLETE AND YOU WILL LOSE TITLE TO THE MORTGAGED PROPERTY. AFTER THE FORECLOSURE IS COMPLETE, THE DEBT SECURED BY THE MORTGAGED PROPERTY WILL BE EXTINGUISHED.

William D. Werger
Attorney for Community Savings Bank, Edgewood, Iowa, Mortgagee

STATE OF IOWA, Delaware County-ss.

I, Brian W. Cook being duly sworn depose and say that I am publisher of The Manchester Press, a newspaper published weekly in Manchester, in said county, and that the Community Savings Bank

in case of Not. of Non-judicial foreclosure of non-ag mortgage a copy of which is hereto attached, was published in said newspaper for 3 weeks consecutively; the first publication having been made on the 15th day of June A.D. 2004, and the last on the 29th day of June A.D. 2004 Publication fee, $65.80

Brian W. Cook

Subscribed by Brian W. Cook and by him sworn to before me, a notary public in and of Delaware County, Iowa this 29th day of June A.D. 2004

Witness my hand and seal the date last above written.

Lori Schulte Trenkamp Notary Public

NOTARIAL SEAL IOWA
LORI SCHULTE TRENKAMP
COMMISSION NO. 719071
MY COMM. EXPIRES 10/2005

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William D. Werger
Attorney for Community Savings Bank, Edgewood, Iowa, Mortgagee
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