Book 2009 Page 476
Document 2009 476 Type 06 010 Pages 2
Date 2/04/2009 Time 3:49:23PM
Rec Amt $12.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

AFFIDAVIT

Recorder's Cover Sheet

Preparer Information:

Thomas J. Hanson
401 East Main Street
Manchester, Iowa 52057
(563) 927-5920

Taxpayer Information:

Jo Ellen Holtorf
18939 171st Avenue
Manchester, Iowa 52057

Return Address

Thomas J. Hanson
401 East Main Street
Manchester, Iowa 52057

Grantors:

Jo Ellen Holtorf

Grantees:

U.S. Bank National Association, Trustee

Legal Description: See Page 2

AFFIDAVIT

IN RE: The North 10 feet of Lot 14 of Block 4 of Sunset Beach, a Subdivision of parts of Sections 17, 18 and 20, Township 89 North, Range 5, West of the 5th Principal Meridian, according to plat recorded in Book 2, Plats, Page 20; excepting rights of flowage.

STATE OF IOWA, COUNTY OF DELAWARE, ss:

I, Jo Ellen Holtorf, being first duly sworn on oath, depose and state that I am the owner of Lots 13 and 14 of Block 4 of Sunset Beach Subdivision as described above. I recently became aware of a Sheriff's Deed recorded on November 5, 2008 in Book 2008, Page 3431 of the records of the Delaware County Recorder wherein real estate was conveyed to US Bank National Association, as Trustee for Structured Asset Securities Corporation Trust 2005-WF3. Said Sheriff's Deed included the following language:

> "together with the right to cross the North 10 feet of Lot 14 of Block 4 of Sunset Beach, a Subdivision as aforesaid for access to and from the river, in Delaware County, Iowa".

That I am the sole titleholder of record of Lot 14 of Block 4 of the said Sunset Beach and hold title in fee simple ownership. That my title to the said Lot 14 of Block 4 is not subject to any right to cross any portion of the above described lot including the North 10 feet thereof.

That any conveyance of the right to cross the North 10 feet of said Lot 14 is stray to the title and no right to any such access has ever been granted by a titleholder to the above Lot 14, and therefore, any such conveyance of said right to cross the North 10 feet of Lot 14 is invalid.

Dated this 4 day of February, 2009.

Jo Ellen Holtorf

STATE OF IOWA, COUNTY OF DELAWARE, ss:

On this 4th day of February, 2009, before me, the undersigned, a Notary Public in and for said State, personally appeared, Jo Ellen Holtorf, to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that she executed the same as her voluntary act and deed.

THOMAS J. HANSON
Commission Number 115040
My Commission Expires
September 22, 2010

Notary Public in and for the State of Iowa