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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Affidavit Explanatory of Title

Recorder's Cover Sheet

Preparer Information:
Justin Ness
Heritage Bank
695 Marion Blvd.
Marion, IA 52302
319-373-5400

Taxpayer Information:
Russell C. Johnson
706 Charles Street
Delhi, IA 52223-9753

ERV Return Document to:
Justin Ness
Heritage Bank
695 Marion Blvd.
Marion, IA 52302
319-373-5400

Grantees:
Russell C. Johnson
706 Charles Street
Delhi, IA 52223-9753

Grantors:
Heritage Bank

Legal Description: See page 2

Affidavit Explanatory of Title

TO WHOM IT MAY CONCERN: STATE OF IOWA, DELAWARE COUNTY ss:

The undersigned first being duly sworn (affirmed) upon oath deposes and states:

That Russell C. Johnson, a single man, is now the record title holders of the following described real estate situated in Delaware County, to wit:

LOT NINE (9), BLOCK EIGHT (8), HOBBS ADDITION TO DELHI, IOWA, ACCORDING TO PLAT RECORDED IN BOOK D L.D., PAGES 516-517; AND THE EAST FOUR (4) RODS OF THAT PART OF THE NORTHEAST QUARTER (NE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION SEVENTEEN (17), TOWNSHIP EIGHTY EIGHT (88) NORTH, RANGE FOUR (4), WEST OF THE FIFTH P.M. DESCRIBED AS COMMENCING AT A POINT THIRTY TWO (32) RODS AND FIVE (5) LINKS SOUTH OF THE NORTHWEST CORNER OF SAID NORTHEAST QUARTER (NE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4), THENCE EAST FORTY (40) RODS, THENCE SOUTH NINE (9) RODS, THENCE WEST FORTY (40) RODS, THENCE NORTH NINE (9) RODS TO THE POINT OF BEGINNING.

That said Russell C. Johnson, is now in complete actual and sole possession of all said real estate except as may be herein stated; and

That Heritage Bank, it's successors and assigns, is the mortgage lender for the said titleholders and as pertaining to said real estate; and

That this affidavit is made from the personal knowledge of the undersigned, who are familiar with said real estate; its titleholders, and the structures presently located upon the said real estate; and

That also placed upon the said real estate is a manufactured home, said home described as a 2004 Lexington 2852 Serial Number R8-30-0495SAB; and

That this affidavit is made so as to conclusively establish the intent of the said record titleholders and said titleholder's lender, that the manufactured home presently located upon said real estate is and shall hereafter be a permanent part of the real property that secures the mortgage as a result of said manufactured home being placed upon and affixed to a permanent foundation and thereby converted to real estate, all pursuant to Iowa Code Section 435-26 and 435.26A; and

That Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property; and

That the certificate of title to said manufactured home has been surrendered to the Delaware County Treasurer as required by Iowa Code 435.26A.

FURTHER AFFIANT SAITH NOT.

Dated this 16th day of June, 2014.

Russell C. Johnson

HERITAGE BANK

By: Cindy L. Orr

Cindy L. Orr, Vice President

ACKNOWLEDGEMENT

Signed and sworn to (or affirmed) before me on this 16th day of June, 2014, by Russell C. Johnson, a single man.

Linda J. Jay

Notary Public in the State of Iowa

LINDA J. JAY
Commission Number 129134
MY COMMISSION EXPIRES
February 18, 2017

CORPORATE CERTIFICATE OF ACKNOWLEDGEMENT

This instrument was acknowledged before me on this 16th day of June, 2014, by Cindy L. Orr of Heritage Bank on its behalf.

Linda J. Jay

Notary Public in the State of Iowa

LINDA J. JAY
Commission Number 129134
MY COMMISSION EXPIRES
February 18, 2017

STATEMENT OF COMPLIANCE - IOWA CODE SECTION 435.26A

The certificate of title for the below described manufactured home has been surrendered to the county treasurer and said treasurer has completed the requirements of Iowa Code section 435.26A, numbered paragraph 2, in which the title has been cancelled on the statewide motor vehicle system.

TITLE 28-W123055

VIN R8300495SAB

Make SKI

Model Lexington

Year 2004

OWNER 1 Robert Frank Rowray

OWNER 2 Kathryn Anne Rowray

ADDRESS 706 Charles St.

CITY Delhi, Ia 52223

STATE/ZIP IOWA

Carolyn A. Wilson

COUNTY TREASURER

Delaware

COUNTY

SEAL

10-24-2014

DATE