

**PLAT AND CERTIFICATE
FOR JOANNE'S RETREAT,
MADISON COUNTY, IOWA**


I, C. J. Nicholl, Zoning Administrator of Madison County, Iowa, do hereby certify that the plat to which this certificate is attached is a plat of a subdivision known and designated as Joanne's Retreat, and that the real estate comprising said plat is described as follows:

SEE LEGAL DESCRIPTION ATTACHED

I do further certify that attached hereto are true and correct copies of the following documents which have been submitted in connection with said plat:

1. Attorney's Opinion;
2. Lenders Consent to Plat (2);
3. Consent to Plat;
4. Certificate from County Treasurer;
5. Resolution of the Board of Supervisors of Madison County, Iowa, approving said plat;
6. Agreement with County Engineer; and
7. Ground Water Statement;
8. Madison County Soil and Water Conservation District Land Disturbing Activity Affidavit;
9. Consent of County Auditor to subdivision name;
10. Fence Agreement.

all of which are duly certified in accordance with the Madison County Zoning Ordinance.

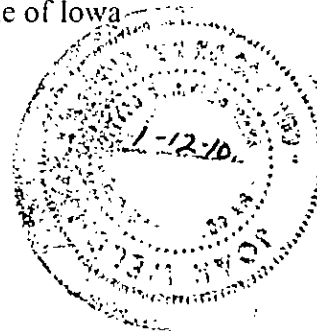


C. J. Nicholl, Zoning Administrator of Madison
County, Iowa

STATE OF IOWA, COUNTY OF MADISON

This instrument was acknowledged before me on this 9 day of July, 2008, by C.J. Nicholl.

Joan Welch
Notary Public in and for said State of Iowa



Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

Beginning at an iron pin found at the Northeast of said Parcel "A"; thence S 00°12'21" E a distance of 709.28'; thence S 72°51'30" W a distance of 1377.10'; thence N 00°14'25" W a distance of 424.37'; thence N 86°08'20" E a distance of 70.49'; thence N 31°38'19" E a distance of 22.97'; thence N 88°27'11" E a distance of 182.05'; thence N 02°44'13" W a distance of 193.47' to a point on said centerline; thence Southeasterly and Northeasterly, along said centerline, the following four courses: thence along a curve concave Northeasterly with a radius of 1001.64 an arc distance of 180.71' and whose chord bears S 83°52'01" E a chord distance of 180.47'; thence N 56°50'53" E a distance of 248.77'; thence along a curve concave Northwesterly with a radius of 420.70' an arc distance of 315.89', whose chord bears N 66°37'04" E a chord distance of 308.52'; thence N 44°47'52" E a distance of 495.33' to the Point of Beginning. Containing 14.68 acres of land including 0.93 acres of county road right of way easement across the Northerly 33.00' thereof.

**DEDICATION OF PLAT
OF
JOANNE'S RETREAT**

KNOW ALL MEN BY THESE PRESENTS:

That David Chico and Joanne C. Peterson, husband and wife, do hereby certify that they are the sole owners and proprietors of the following-described real state:

SEE LEGAL DESCRIPTION ATTACHED

That the subdivision of the above-described real estate as shown by the final plat of Joanne's Retreat is with the free consent and in accordance with the owners' desire as owners of said real estate.

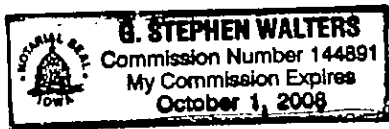
DATED this 10 day of May, 2008.

David Chico
David Chico

Joanne C. Peterson
Joanne C. Peterson

STATE OF IOWA, COUNTY OF MADISON

This instrument was acknowledged before me on this 10th day of May, 2008, David Chico and Joanne Peterson.



G. Stephen Walters
Notary Public in and for said State of Iowa

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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**CONSENT TO PLATTING
BY UNION STATE BANK**

Union State Bank does consent to the platting and subdivision of the following-described real estate:

SEE LEGAL DESCRIPTION ATTACHED

in accordance with the ordinances of Madison County, Iowa, and the laws of the State of Iowa. The undersigned holds a mortgage against said real estate dated May 12, 2007, and filed May 17, 2007, in Book 2007, Page 2038 of the Recorder's Office of Madison County, Iowa.

Dated this 20th day of May, 2008.

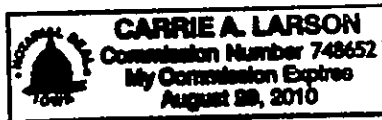


UNION STATE BANK

By David A. Koch
David A. Koch, V.P.

STATE OF IOWA, COUNTY OF MADISON

This instrument was acknowledged before me on this 20th day of May, 2008, by David A Koch as Vice President of Union State Bank



Carrie A Larson
Notary Public in and for said State

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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CONSENT TO PLATTING
BY MERCHANTS BANK

Merchants Bank does consent to the platting and subdivision of the following-described real estate:

SEE LEGAL DESCRIPTION ATTACHED

in accordance with the ordinances of Madison County, Iowa, and the laws of the State of Iowa. The undersigned holds a mortgage against said real estate originally granted to Union State Bank on November 19, 2004, and filed November 24, 2004, in Book 2004, Page 5574 of the Recorder's Office of Madison County, Iowa, said mortgage was assigned by Union State Bank by Assignment, which is not dated, but which is filed November 24, 2004, in Book 2004, Page 5575 of the Recorder's Office of Madison County, Iowa.

Dated this 22nd day of May, 2008.

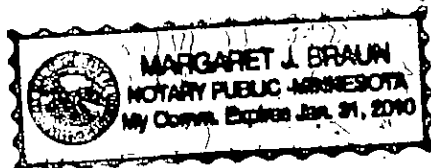
Merchants Bank

By Martha L. Grimes

STATE OF Minnesota, COUNTY OF Winona

This instrument was acknowledged before me on this 22nd day of May, 2008, by Martha Grimes as Sr. Vice President of Merchants Bank National Association

Margaret Braun
Notary Public in and for said State



Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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**ATTORNEY'S OPINION FOR FINAL PLAT,
JOANNE'S RETREAT**

I, Jerrold B. Oliver, an attorney at law licensed to practice under the laws of the State of Iowa, have examined the abstract of title in one (1) part, last certified to April 18, 2008, at 8:00 a.m., by Madison County Abstract Co., purporting to show the chain of title to the following described real estate, which is the real property contained in Final Plat, Joanne's Retreat, Madison County, Iowa:

SEE LEGAL DESCRIPTION ATTACHED

In my opinion, merchantable title to the above described property is in the names of David Chico and Joanne C. Peterson, as Joint Tenants with Full Rights of Survivorship and Not as Tenants in Common, free and clear of all liens and encumbrances, except the following:

1. Entry No. 100 shows a Mortgage from Joanne C. Peterson and David R. Chico, husband and wife, as Joint Debtors to Union State Bank, an Iowa Corporation in the principal amount of \$208,000.00 dated November 19, 2004, and filed November 24, 2004, in Book 2004, Page 5574 of the Recorder's Office of Madison County, Iowa. This mortgage is a lien against the real estate under examination and other real estate. Entry No. 101 shows that this mortgage has been assigned by an Assignment to Merchants Bank, National Association, a United States Corporation by an assignment which is not dated but was filed November 24, 2004, in Book 2004, Page 5575 of the Recorder's Office of Madison County, Iowa.

2. Entry No. 107 shows an Open-End Mortgage from David R. Chico and Joanne C. Peterson, Husband and Wife, to Union State Bank, an Iowa Corporation, in the principal amount of

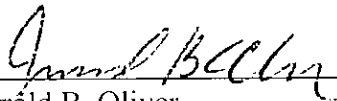
\$25,227.00 dated May 12, 2007, and filed May 17, 2007, in Book 2007, Page 2038 of the Recorder's Office of Madison County, Iowa.

We call to your attention the following easements which appear in the abstract:

1. Entry No. 56 shows an Easement for water pipeline purposes to Warren Water, Inc. dated May 7, 1998, and filed May 22, 1998, in Deed Record 140, Page 236 of the Recorder's Office of Madison County, Iowa.
2. Entry No. 90 shows an Easement to Warren Water District for water pipeline purposes dated July 16, 2003, and filed August 13, 2003, in Book 2003, Page 4774 of the Recorder's Office of Madison County, Iowa.

Respectfully submitted,

JORDAN, OLIVER & WALTERS, P.C.

By  _____
Jerrold B. Oliver

Farmers & Merchants Bank Bldg.

P.O. Box 230

Winterset, Iowa 50273

Telephone: (515) 462-3731

ATTORNEYS FOR DAVID R. CHICO AND
JOANNE C. PETERSON

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:


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**CERTIFICATE OF THE COUNTY TREASURER
OF MADISON COUNTY, IOWA**

I, G. JoAnn Collins, do hereby certify that I am the duly elected and acting Treasurer of Madison County, Iowa; that I have examined the records in my office, and that there are no unpaid taxes forming a lien against the following-described real estate, to-wit:

SEE LEGAL DESCRIPTION ATTACHED

DATED at Winterset, Iowa, this 12 day of May, 2008.



G. JoAnn Collins, Treasurer of Madison County,
Iowa



Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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Pursuant to Iowa Code requirements, the following proposed subdivision name:

Joanne's Retreat

For property located at:

SEE LEGAL DESCRIPTION ATTACHED

And owned by: David Chico and Joanne C. Peterson

Has been approved on the 20 day of May, 2008.

By the Auditor, Madison County, Iowa.

Joan Welch
Joan Welch, Auditor
by Deppy Coakley

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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**RESOLUTION APPROVING FINAL PLAT
OF JOANNE'S RETREAT
MADISON COUNTY, IOWA**

WHEREAS, there was filed in the Office of the Zoning Administrator of Madison County, Iowa, a registered land surveyor's plat of a proposed subdivision known as Joanne's Retreat; and

WHEREAS, the real estate comprising said plat is described as follows:

SEE LEGAL DESCRIPTION ATTACHED

WHEREAS, there was also filed with said plat a dedication of said plat containing a statement to the effect that the subdivision as it appears on the plat is with the free consent and in accordance with the desire of the proprietors, David Chico and Joanne C. Peterson; and

WHEREAS, said plat was accompanied by a complete abstract of title and an opinion from an attorney at law showing that title in fee simple is in said proprietors and that the platted land is free from encumbrance, and Certified statement from the Treasurer of Madison County, Iowa, that said platted land is free from taxes.

WHEREAS, the Board of Supervisors, Madison County, Iowa, finds that said plat conforms to the provisions of the Zoning Ordinance of Madison County, Iowa, and that the plat, papers and documents presented therewith should be approved by the Board of Supervisors, and that said plat, known as Joanne's Retreat should be approved by the Board of Supervisors, Madison County, Iowa.

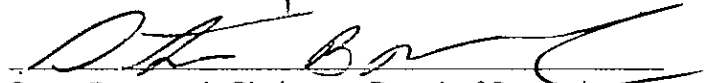
NOW, THEREFORE, BE IT RESOLVED by the Board of Supervisors, Madison County, Iowa:

1. That said plat, known as Joanne's Retreat prepared in connection with said plat and

subdivision is hereby approved.

2. The Zoning Administrator of Madison County, Iowa, is hereby directed to certify this resolution which shall be affixed to said plat to the County Recorder of Madison County, Iowa, and attend to the filing and recording of the plat, papers and documents which should be filed and recorded in connection therewith.

DATED at Winterset, Iowa, this 8th day of July, 2008.


Steve Raymond, Chairman, Board of Supervisors,
Madison County, Iowa

ATTEST: 
Madison County Auditor

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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AGREEMENT

This Agreement, made and entered into, by and between, the proprietors of Joanne's Retreat and Todd Hagan, Madison County Engineer.

NOW THEREFORE IT IS AGREED AS FOLLOWS:

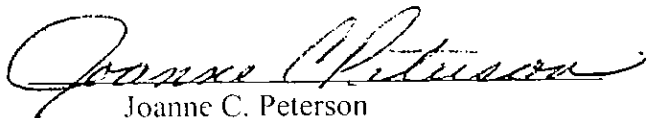
1. The proprietors of Joanne's Retreat, a Plat of the following described real estate:

SEE LEGAL DESCRIPTION ATTACHED

hereby agree that all private roads located within Joanne's Retreat are private roads and are not being dedicated to Madison County, Iowa. Said proprietors consent and agree that such roads shall not be maintained in any manner by Madison County, Iowa, or the Madison County Engineer's Department.

PROPRIETORS OF JOANNE'S RETREAT


David Chico


Joanne C. Peterson


Todd Hagan, Madison County Engineer 5/14/08

38
3
1958

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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Prepared by: Jerrold B. Oliver, PO BOX 230, Winterset, IA 50273 515/462-3731
Return to: Jerrold B. Oliver, PO BOX 230, Winterset, IA 50273 515/462-3731


AFFIDAVIT

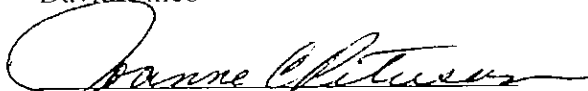
STATE OF IOWA :
: SS
MADISON COUNTY :

We, David Chico and Joanne C. Peterson, first being duly sworn on oath state that this
Affidavit concerns the chain of title to the following described real estate:

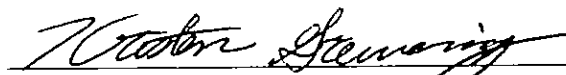
See Legal Description Attached

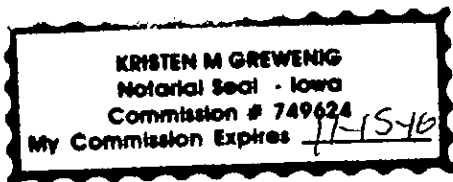
We further state that there is a lawful fence on all boundary lines of the above described real
estate.


David Chico


Joanne C. Peterson

Subscribed and sworn to before me on this 31st day of May, 2008.


Notary Public in and for the State of Iowa



Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

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**LAND DISTURBING ACTIVITIES
AFFIDAVIT**

STATE OF IOWA :
: ss
MADISON COUNTY :

Pursuant to section 161 A.64, Code of Iowa in consideration for permission to engage in a land disturbing activity as defined in that statute, and recognizing that the agency authorized by that statute to receive and file this affidavit will rely on the statements we make herein, we, David Chico and Joanne C. Peterson, being first duly sworn on oath, do solemnly swear to affirm that:

We do not plan to engage in land disturbing activities upon the following described real estate:

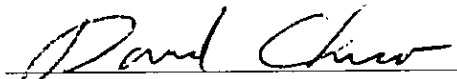
SEE LEGAL DESCRIPTION ATTACHED

As owners or occupants of the land described above, we are aware that we must establish and maintain soil conservation practices as necessary to meet the soil loss limits established by the Madison County Soil and Water Conservation District, pursuant to sections 161A.43, and 161A.44, Code of Iowa.

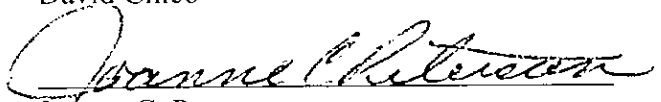
We are aware that loss limit regulations prohibit sediment from leaving the site in excess of 5 tons per acre per year. The land disturbing activities described above will be conducted in a manner that will insure compliance with the soil loss limit regulations.

We assume responsibility for all land disturbing activities conducted on this property by us or other people entities we represent. This authority covers only the land and land disturbing activity described above .

We are the owners of the land, and have full authority to enter into this agreement.



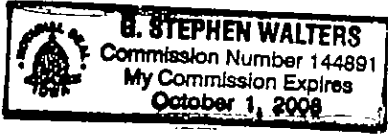
David Chico



Joanne C. Peterson

Subscribed and sworn to before me on this 10th day of May, 2008.

B. Stephen Walters
Notary Public in and for the State of Iowa



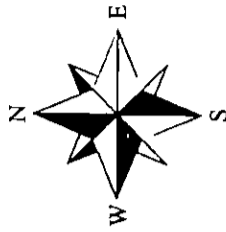
Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

Beginning at an iron pin found at the Northeast of said Parcel "A"; thence S 00°12'21" E a distance of 709.26'; thence S 72°51'30" W a distance of 1377.10'; thence N 00°14'25" W a distance of 424.37'; thence N 86°08'20" E a distance of 70.49'; thence N 31°38'19" E a distance of 22.97'; thence N 88°27'11" E a distance of 182.05'; thence N 02°44'13" W a distance of 193.47' to a point on said centerline; thence Southeasterly and Northeasterly, along said centerline, the following four courses: thence along a curve concave Northeasterly with a radius of 1001.54 an arc distance of 180.71' and whose chord bears S 83°52'01" E a chord distance of 180.47'; thence N 55°50'53" E a distance of 248.77'; thence along a curve concave Northwesterly with a radius of 420.70' an arc distance of 315.89', whose chord bears N 66°37'04" E a chord distance of 308.52'; thence N 44°47'52" E a distance of 495.33' to the Point of Beginning. Containing 14.68 acres of land including 0.93 acres of county road right of way easement across the Northerly 33.00' thereof.

INDX
 ANNO
 SCAN
 CHEK

LISA SMITH, COUNTY RECORDER
 MADISON IOWA

8008 2008
 APPROVED



NE COR
 PARCEL "A"
 BOOK 2002 PAGE 2442
 (FOUND PIN AT CORNER)

FINAL PLAT
JOANNE'S RETREAT

Being a part of Parcel "A" in the Southeast 1/4 of Section 31, Township 75 North, Range 26 West of the 5th P.M., lying South of the present centerline of a county road, Madison County, Iowa, and being more particularly described as follows:

Beginning at an iron pin found at the Northeast of said Parcel "A"; thence S 00°12'21" E a distance of 709.28'; thence S 72°51'30" W a distance of 1377.10'; thence N 00°14'25" W a distance of 424.37'; thence N 86°08'20" E a distance of 70.49'; thence N 31°38'19" E a distance of 22.97'; thence N 88°27'11" E a distance of 182.05'; thence N 02°44'13" W a distance of 193.47' to a point on said centerline; thence Southeasterly and Northeasterly, along a curve concave Northeasterly with a radius of 1001.64 an arc distance of 180.71' and whose chord bears S 83°52'01" E a chord distance of 180.47'; thence N 86°50'53" E a distance of 248.77'; thence along a curve concave Northwesterly with a radius of 420.70' an arc distance of 315.89', whose chord bears N 66°37'04" E a chord distance of 308.52'; thence N 44°47'52" E a distance of 495.33' to the Point of Beginning. Containing 14.68 acres of land including 0.93 acres of county road right of way easement across the Northerly 33.00' thereof.

Final Plat

REQUESTED BY	BOLDMAN SURVEYING CONSULTANTS, LLC	
	521 West Green St WINTERSET, IA 50273	
SURVEYED	SCALE	OWNER
04/08/08	1"=200'	DAVE CHICO
PROJECT NO.	DATE	
08007	06/18/08	



LINE TABLE

LINE	Meas. Bearing	Meas. Dist.
L1	N 86°08'20" E	70.49'
L2	N 31°38'19" E	22.97'
L3	N 88°27'11" E	182.05'
LINE	Rec'd Bearing	Rec'd Dist.
L1	N 86°11'51" E	70.62'
L2	S 31°28'07" W	22.97'
L3	S 88°17'25" E	181.67'

ZONING
 AGRICULTURAL
 SETBACKS
 FRONT-50'
 SIDES-25'
 REAR-50'
 UTILITIES
 GAS-PROPANE
 SEWER-PRIVATE, SEPTIC
 WATER-WARBEN RURAL WATER
 ELECTRIC-R.E.C. GREENFIELD

BOOK 2 PAGE 223
 PROP. 24' DRIVE ENTR.
 SURVEYOR
BOLDMAN SURVEYING CONSULTANTS
 521 WEST GREEN ST.
 WINTERSET, IA
 515-462-9242
 OWNER/DEVELOPER
 DAVID CHICO
 2888 280TH TRAIL
 ST CHARLES, IA 50240
 515-468-3701

SE COR PARCEL "A"
 BOOK 2002 PAGE 2442
 (FOUND PIN 8.04' SWLY OF COR. SAID CENTERLINE, THE FOLLOWING FOUR COURSES: THENCE ALONG A CURVE CONCAVE NORTHEASTERLY WITH A RADIUS OF 1001.64 AN ARC DISTANCE OF 180.71' AND WHOSE CHORD BEARS S 83°52'01" E A CHORD DISTANCE OF 180.47'; THENCE ALONG A CURVE CONCAVE NORTHWESTERLY WITH A RADIUS OF 420.70' AN ARC DISTANCE OF 315.89', WHOSE CHORD BEARS N 66°37'04" E A CHORD DISTANCE OF 308.52'; THENCE N 44°47'52" E A DISTANCE OF 495.33' TO THE POINT OF BEGINNING. CONTAINING 14.68 ACRES OF LAND INCLUDING 0.93 ACRES OF COUNTY ROAD RIGHT OF WAY EASEMENT ACROSS THE NORTHERLY 33.00' THEREOF.)
 USED FOR LINE ONLY

CURVE TABLE

CURVE	Rec.Rad.	Rec.Arc	Rec.Chord	Rec.Bearing	Rec.Delta
C1	1001.64'	180.23'	179.89'	S 84°58'48" E	10°18'34"
C2	420.70'	315.91'	308.54'	N 66°38'37" E	43°01'18"
CURVE	Meas.Rad.	Meas.Arc	Meas.Chord	Meas.Bearing	Meas.Delta
C1	1001.64'	180.71'	180.47'	S 83°52'01" E	10°20'13"
C2	420.70'	315.89'	308.52'	N 66°37'04" E	43°01'19"

- E — E OVERHEAD ELECTRIC LINE
- X — X FENCE
- PLACED IRON PIN #13427
- IRON PIN FOUND #13427
- IRON PIN FOUND #5041
- △ LAND CORNER PLACED
- ▲ LAND CORNER FOUND
- POWER POLE
- WELL
- WATER METER
- △ MANHOLE
- ⊠ TELEPHONE PEDESTAL

I HEREBY CERTIFY THAT THIS LAND SURVEYING DOCUMENT WAS PREPARED AND THE RELATED SURVEY WORK WAS PERFORMED BY ME OR UNDER MY DIRECT PERSONAL SUPERVISION AND THAT I AM A DULY LICENSED LAND SURVEYOR UNDER THE LAWS OF THE STATE OF IOWA.

SIGNATURE: *Craig S. Boldman*
 NAME: CRAIG S. BOLDMAN
 DATE: 6/18/08
 MY LICENSE RENEWAL DATE IS: DECEMBER 31, 2008

