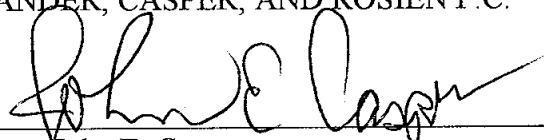


None of the parties upon whom such notice of election to potential lienholders was at the time of the service of this notice upon them or at the time of making this Affidavit was or is in the military or naval service of the United States of America nor are they or any of them in any way entitled to any rights under the Soldiers and Sailors Civil Relief Act as Amended.

This Affidavit is made as support proof and record that the mortgage referred to in the Notice of Election to Potential Lienholders to utilize alternative Nonjudicial Voluntary Foreclosure Proceedings is now foreclosed and the title to the real estate described therein is held in the name of the holder of the mortgage instrument, to-wit: United States of America, acting through the Rural Development Agency.

Further the Affiant sayeth not.

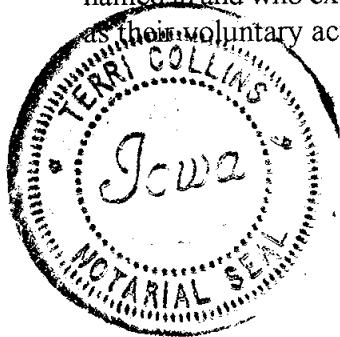
FLANDER, CASPER, AND ROSIEN P.C.

By 
John E. Casper
223 East Court Ave.
Winterset, IA 50273

Attorney for the United States Department of
Agriculture, Rural Development Agency.

STATE OF IOWA)
) SS
MADISON COUNTY)

On this 11 day of December, 2000, before me the undersigned, a Notary Public in and for said State, personally appeared John E. Casper to me known to be the identical persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.




Notary Public in and for said state

NOTICE TO POTENTIAL LIENHOLDERS OF ELECTION TO UTILIZE
ALTERNATIVE NONJUDICIAL VOLUNTARY FORECLOSURE PROCEDURE
UNDER IOWA CODE SECTION 654.18

TO: Southern Iowa Council of Governments/Southern Iowa Development Group
101 East Montgomery Street
Creston, Iowa 50801

Accent Service Company
6200 Aurora, Suite #301
Des Moines, Iowa

Madison County Treasurer
Madison County Courthouse
Winterset, Iowa 50273

Date of mailing: November 3, 2000

YOU AND EACH OF YOU are hereby notified that Susan L. Sorensen owns the real estate legally described as:

Lot Nineteen (19) of Northwest Development - Plat One (1) in Winterset, Madison County, Iowa,

subject to the real estate mortgage in favor of the United States of America, acting through Farmers Home Administration (now known as the Rural Development Agency), United States Department of Agriculture, which mortgage is dated October 19, 1993 and filed for record on October 19, 1993 in Mortgage Record Book 169 at page 303 of the Madison County Recorder's Office.

YOU ARE FURTHER NOTIFIED that the United States of America, acting through the Farmers Home Administration is the owner and holder of the promissory note secured by the mortgage, which note is overdue, unpaid and in default. The promissory note is described as follows:

<u>Note-Date</u>	<u>Current Principal Bal.</u>	<u>Current Interest</u>		<u>Total</u>
		<u>As of November 3, 2000</u>	<u>Daily Interest Acc.</u>	
October 19, 1993	\$ 67,341.83	\$ 3,799.92	\$ 13.38	\$71,141.75


The accrued interest is calculated through November 3, 2000 with daily interest accrual on the promissory note thereafter as shown above. In addition to the foregoing balances due, the Rural Development Agency has advanced monies and incurred fees currently totaling \$2,435.61.

YOU ARE FURTHER NOTIFIED the mortgagor and mortgagee of the above described mortgages have agreed to utilize the alternative nonjudicial voluntary foreclosure procedure provided by Iowa Code Section 654.18.

YOU ARE FURTHER NOTIFIED as a possible lienholder against the above described real estate you have thirty (30) days from the date of mailing of this notice to you in which to exercise any right of redemption you may have with respect to the real estate. You may exercise any such right of redemption by payment to the United States of America acting through the Rural Development Agency of the unpaid balances upon the promissory notes described above; plus any future advancements made and secured in accordance with the terms of the mortgages; any protective advancements made by the United States of America acting through the Rural Development Agency pursuant to Iowa Code Chapter 629; and the reasonable attorney fees of the mortgagee's attorney who is John E. Casper of the Law firm of Flander, Casper and Rosien P.C.

Please govern yourselves accordingly.

United States of America,
acting through Rural Development Agency
United States Department of Agriculture

By 
John E. Casper, Attorney for United States of
America Rural Development Agency

Farm Service Agency (Sorensen)

is your RETURN ADDRESS completed on the reverse side?

SENDER: ■ Complete items 1 and/or 2 for additional services. ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also wish to receive the following services (for an extra fee): 1. <input type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: Madison County Treasurer Madison County Courthouse Winterset, IA 50273		4a. Article Number 7099 3220 0003 1683 7594	
		4b. Service Type <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	
		7. Date of Delivery 11-6-00	
5. Received By: (Print Name) TIM GOMEZ		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>Tim Gomez</i>			

Thank you for using Return Receipt Service.

Farm Service Agency (Sorensen)

is your RETURN ADDRESS completed on the reverse side?

SENDER: ■ Complete items 1 and/or 2 for additional services. ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also wish to receive the following services (for an extra fee): 1. <input type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: Accent Service Company 6200 Aurora, Suite #301 Des Moines, IA 50322		4a. Article Number 7099 3220 0003 1683 7600	
		4b. Service Type <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	
		7. Date of Delivery	
5. Received By: (Print Name) [Stamp: NOV 10 1999]		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>[Signature]</i>			

Thank you for using Return Receipt Service.

FARM SERVICE AGENCY (Sorensen)

SENDER: COMPLETE THIS SECTION ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits.		COMPLETE THIS SECTION ON DELIVERY	
1. Article Addressed to: Southern Iowa Council of Governments Southern Iowa Development Group 01 East Montgomery Street Preston, IA 50801		A. Received by (Please Print Clearly) Jeremy Reynolds	B. Date of Delivery Nov. 6, 2000
		C. Signature X <i>[Signature]</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee	
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If YES, enter delivery address below:	
		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

2. Article Number (Copy from service label)
 099 3220 0003 1683 7617

EXHIBIT "B"

AGREEMENT

This agreement is made between SUSAN L. SORENSEN, a single person (borrower) and the United States of America, acting through USDA, Rural Development (RD) pursuant to I.C.A. Section 654.18.

WHEREAS, Rural Development made a loan to the borrowers on October 19, 1993 for \$ 64,500.00 evidenced by a promissory note and secured by a mortgage dated October 19, 1993 filed on October 19, 1993 in the office of the Recorder of Madison County, Iowa in Book 169 at Page 303 covering the following real estate, to wit:

Lot Nineteen (19) of Northwest Development - Plat One (1) in Winterset,
Madison County, Iowa

WHEREAS, the borrowers' loan is in default and they voluntarily elect to convey all interest in the above property to Rural Development;

NOW THEREFORE, Rural Development hereby accepts this conveyance and waives any rights to a deficiency or other claim against the borrowers arising from the note or notes secured by the real estate described above. The borrowers agree Rural Development shall have immediate access to the real property for the purpose of maintaining and protecting the property.

This agreement shall be executed by the borrowers and Rural Development and filed in the office of the Recorder in the county where the real estate is located.

The borrowers acknowledge that a form entitled "Disclosure and Notice of Cancellation" is attached to this Agreement and that they have received the completed Disclosure Statement, in duplicate, from Rural Development.

Borrowers, by the Warranty Deed executed in conjunction with this agreement, hereby convey to the Rural Development all interest in the above-described real estate and the borrowers and the Rural Development hereby state they have voluntarily elected to use this alternative voluntary foreclosure procedure.

A review of title records indicates the real estate which is the subject of this Agreement is subject to the following liens:

- (1) Mortgage in favor of Southern Iowa Council of Governments/Southern Iowa Development Group, dated October 19, 1993, and filed for record on October 28, 1993 in Madison County Recorder's Office in Mortgage Record Book 169 at Page 396.
- (2) Property taxes to Madison County, Iowa for fiscal years commencing on July 1, 2000.

EXHIBIT "C"

(3) Judgment in favor of Accent Service Company against Susan L. Sorensen entered on May 23, 2000 in the Iowa District Court Magistrate Division Case No. SC009959.

Dated on this 30th day of October, 2000.

United States of America
United States Department of Agriculture
Rural Development Agency

Borrower

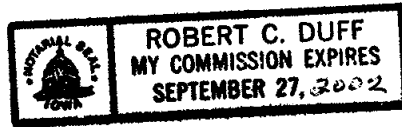
By: William E. Allen
William E. Allen
Community Development Manager

Susan L. Sorensen
Susan L. Sorensen

STATE OF IOWA :
: SS
MADISON COUNTY :

On this 30th day of Oct, 2000, before me, personally appeared Susan L. Sorensen, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed.

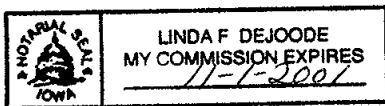
Robert C. Duff
Notary Public in and for the State of Iowa



STATE OF IOWA :
: SS
MADISON COUNTY :

On this 21st day of November, 2000, before me a Notary Public in and for the State of Iowa, personally appeared William E. Allen, known, and who being by me duly sworn, did say that he is the Community Development Manager of the United States Department of Agriculture, Rural Development; and that the foregoing instrument was signed on behalf of said United States Department of Agriculture, Rural Development, by its authority and that William E. Allen acknowledges the execution of the instrument to be his voluntary act and deed and the voluntary act and deed of the United States Department of Agriculture, Rural Development, by it voluntarily executed.

Linda DeJoode
Notary Public in and for the State of Iowa



DISCLOSURE AND NOTICE OF CANCELLATION

October³⁰, 2000
Date of Transaction

Under a forced foreclosure, Iowa law requires that you have the right to reclaim your property within one year of the date of the foreclosure and that you may continue to occupy your property during that time. If you agree to a voluntary foreclosure under this procedure you will be giving up your right to reclaim or occupy your property. [The form of this Notice is as prescribed by I.C.A. Section 654.18 (1) (f). You are advised that you have no rights of redemption under the terms of your USDA, Rural Development mortgage].

Under a forced foreclosure, if your mortgage lender does not receive enough money to cover what you owe when the property is sold, you will still be required to pay the difference. If your mortgage lender receives more money than you owe, the difference must be paid to you. If you agree to voluntary foreclosure under this procedure you will not have to pay the amount of your debt not covered by the sale of your property but you also will not be paid any extra money, if any, over the amount you owe.

NOTE: There may be other advantages and disadvantages, including an effect on your income tax liability, to you depending on whether you agree or do not agree to a voluntary foreclosure. If you have any question or doubts, you are advised to discuss them with your mortgage lender or an attorney.

You may cancel this transaction, without penalty or obligation, within five business days from the above date.

This transaction is entirely voluntary. You cannot be required to sign the attached foreclosure agreement.

This voluntary foreclosure agreement will become final unless you sign and deliver or mail this notice of cancellation to the United States of America, acting through the USDA, Rural Development, at 909 East 2nd Avenue, Suite D, Indianola, Iowa 50125, before midnight of November 8, 2000.

I HEREBY CANCEL THIS TRANSACTION.

DATE

Susan L. Sorensen

(Borrower)