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MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

Instrument prepared by Walter Conlon, Esq., 126 W. 2nd Street, Muscatine, Iowa 52761-3713; (563) 263-9494

Affidavit

To whom it may concern:

State of Kansas, Johnson
County, ss:

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

1. I am a S. Vice President in the Kansas office of First Union National Bank.
2. It has been called to my attention that on July 19, 2000, our bank assigned a mortgage from Randy K. Ward and Melissa A. Ward to Novastar Mortgage, Inc., which mortgage was dated September 21, 1998, and was recorded in Mortgage Record 202, page 582, of the Madison County, Iowa, records.
3. At the time, the mortgage was held by First Union in its capacity as indenture trustee of NovaStar Home Equity Loan asset-backed bonds. However, our assignment to Chase Manhattan Bank, as indenture trustee, recorded in Mortgage Record 220, page 225 of the Madison County records, did not note that we were assigning the mortgage in our capacity as trustee. This omission was an oversight; we were assigning the mortgage in this capacity.
4. This affidavit is given in regard to title to the following property in Madison County, Iowa:

Lot 1 and the North 16½ of Lot 2, in Block 3 of Atkinson's Addition to Truro.

Dated this 29th day of August, 2001.

Chris Miller-Sr.
CHRIS MILLER-SR. VP

Subscribed in my presence and sworn (affirmed) to before me by the said S. Vice President this 29th day of August, 2001.

Rebecca P. Messer
_____, Notary Public for the State of Kansas

