

Return to: Neal K. Westin, Nyemaster Law Firm, 700 Walnut, Suite 1600, Des Moines, Iowa 50309, (515) 283-3100
Tax Statements to: Centex Home Equity Corporation, 1750 Viceroy Drive, Dallas, Texas 75235

AFFIDAVIT OF COMPLIANCE WITH IOWA CODE CHAPTER 655A

The undersigned, being first duly sworn, states:

This law firm represents Centex Home Equity Corporation ("Mortgagee").

Edward T. Johnson ("Mortgagor"), executed and delivered to Mortgagee a promissory note dated May 14, 1999 (the "Note") secured by a mortgage recorded in the Office of the Madison County Recorder on May 20, 1999 in Book 208, Page 699 (the "Mortgage"), with respect to the following described real estate (the "Real Estate"):

Parcel "A", located in the Southwest ¼ of the Southwest ¼ of Section 20, Township 74 North, Range 27 West of the 5th P.M., Madison County, Iowa, more particularly described as follows: Beginning at the Northwest corner of the Southwest ¼ of the Southwest ¼ of Section 20, Township 74 North, Range 27 West of the 5th P.M., Madison County, Iowa; thence South 89 degrees 36 minutes 57 seconds East, 479.00 feet along an existing fenceline which is the North line of the Southwest ¼ of the Southwest ¼ of said Section 20; thence South 0 degrees 00 minutes 00 seconds West, 455.00 feet, thence North 89 degrees 36 minutes 57 seconds West, 479.00 feet to a point on the West line of the Southwest ¼ of the Southwest ¼ of said Section 20; thence North 0 degrees 00 minutes 00 seconds East, 455.00 feet along the West line of the Southwest ¼ of the Southwest ¼ of said Section 20 to the point of beginning.

Commonly known as: 3188 Millstream Avenue, Lorimor, Madison County, Iowa

The Notice of Nonjudicial Foreclosure ("Notice") in the form attached hereto was served upon the Mortgagor, all parties in possession of the Real Estate and all junior lienholders of record pursuant to Iowa Code §§ 655A.3 and 655A.4 as follows:

The Notice was personally served on Edward T. Johnson and Michelle Marie Johnson, husband and wife, by personal service on July 18, 2001.

Attached hereto is a true and accurate copy of the Notice and proof of service for the parties named above.

No party has cured the defaults specified in the Notice pursuant to Iowa Code § 655A.5, and no party has rejected the Notice as provided by Iowa Code § 655A.6.

More than thirty (30) days have passed since service on all parties named herein, and this Affidavit of Compliance with Iowa Code Chapter 655A is intended to evidence compliance with the terms and provisions of Iowa Code Chapter 655A. Pursuant thereto, the Mortgagee has acquired and succeeded to all of the right, title and interest of Mortgagor in the Real Estate, and any interest in the Real Estate held by Mortgagor and any other parties named herein has been extinguished.

REC \$ 20⁰⁰
AUD \$ 5⁰⁰
R.M.F. \$ 1⁰⁰

Dated this 23rd day of August, 2001.

COMPUTER
RECORDED
COMPARED

CENTEX HOME EQUITY CORPORATION

By:

Neal K. Westin
Neal K. Westin, Its Attorney
Nyemaster, Goode, Voigts, West,
Hansell & O'Brien, P.C.
700 Walnut Street, Suite 1600
Des Moines, Iowa 50309-3899

FILED NO. 003778
BOOK 2001 PAGE 3778
2001 AUG 24 PM 12:31
MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

Subscribed and sworn before me this 23 day of August, 2001.

Christina Diane Anderson
Notary Public in and for the State of Iowa



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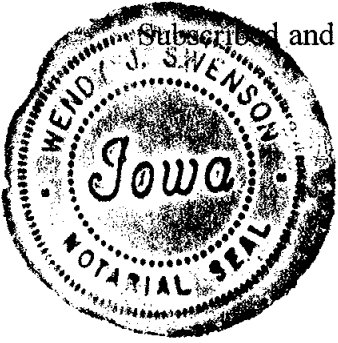
AFFIDAVIT OF SERVICE

STATE OF IOWA)
)SS:
COUNTY OF POLK)

I, Chad Ray, being first duly sworn depose and say that I received a Notice of Nonjudicial Foreclosure for service on the 17th day of July, 2001, and that at 8:35 a.m. on the 18th day of July, 2001, I served the same on Edward T. Johnson by serving his apartment manager, Rosie Smith, personally, by delivering a true copy thereof at 2315 Grand Ave., Des Moines, Ia.

Chad Ray

Subscribed and sworn to before me by the said Chad Ray on this 19th day of July, 2001.



Wendy Swenson
NOTARY PUBLIC IN AND FOR THE STATE OF IOWA

NOTICE OF NONJUDICIAL FORECLOSURE

TO: Edward T. Johnson
2315 Grand Avenue Apt 307
Des Moines, Iowa 50312

YOU ARE HEREBY NOTIFIED:

1. The terms of that certain Note ("Note") dated May 14, 1999, in the original principal amount of \$44,800.00 executed by Edward T. Johnson ("Mortgagor") in favor of Centex Home Equity Corporation ("Mortgagee"), and the terms of that certain Mortgage dated May 14, 1999 executed by Mortgagor in favor of Centex Home Equity Corporation and recorded with the Madison County, Iowa Recorder in Book 208, Page 699 on May 20, 1999 ("Mortgage"), which encumbers the following described real estate in Madison County, Iowa ("Mortgaged Property"):

Parcel "A", located in the Southwest $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of Section 20, Township 74 North, Range 27 West of the 5th P.M., Madison County, Iowa, more particularly described as follows: Beginning at the Northwest corner of the Southwest $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of Section 20, Township 74 North, Range 27 West of the 5th P.M., Madison County, Iowa; thence South 89 degrees 36 minutes 57 seconds East, 479.00 feet along an existing fenceline which is the North line of the Southwest $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of said Section 20; thence South 0 degrees 00 minutes 00 seconds West, 455.00 feet, thence North 89 degrees 36 minutes 57 seconds West, 479.00 feet to a point on the West line of the Southwest $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of said Section 20; thence North 0 degrees 00 minutes 00 seconds East, 455.00 feet along the West line of the Southwest $\frac{1}{4}$ of the Southwest $\frac{1}{4}$ of said Section 20 to the point of beginning.

Commonly known as: 3188 Millstream Avenue, Lorimor, Madison County, Iowa;

are in default because the following items have not been paid:

| | |
|------------------------|-------------|
| Principal payment due: | \$ 59.31 |
| Interest payment due: | \$ 2,444.89 |
| Late Charges: | \$ 125.20 |
| Fees: | \$ 27.50 |
| Total: | \$ 2,656.90 |

2. The above Mortgage will be foreclosed unless the Mortgagor, within thirty (30) days after the completed service of this Notice, shall perform the terms and conditions in default or file with the Madison County, Iowa Recorder a rejection of this Notice pursuant to Section 655A.6 of the Code of Iowa, and in addition serve a copy of the rejection upon the Mortgagee, c/o Bradford L. Austin, Nyemaster, Goode, Voigts, West, Hansell & O'Brien, P.C., 700 Walnut Street, Suite 1600, Des Moines, Iowa 50309.

WITHIN THIRTY DAYS AFTER YOUR RECEIPT OF THIS NOTICE, YOU MUST EITHER CURE THE DEFAULTS DESCRIBED IN THIS NOTICE OR FILE WITH THE RECORDER OF THE COUNTY WHERE THE MORTGAGED PROPERTY IS LOCATED A REJECTION OF THIS NOTICE AND SERVE A COPY OF YOUR REJECTION ON THE MORTGAGEE IN THE MANNER PROVIDED BY THE RULES OF CIVIL PROCEDURE FOR SERVICE OF ORIGINAL NOTICES. IF YOU WISH TO REJECT THIS NOTICE, YOU SHOULD CONSULT AN ATTORNEY AS TO THE PROPER MANNER TO MAKE THE REJECTION.

IF YOU DO NOT TAKE EITHER OF THE ACTIONS DESCRIBED ABOVE WITHIN THE THIRTY- DAY PERIOD, THE FORECLOSURE WILL BE COMPLETE AND YOU WILL LOSE TITLE TO THE MORTGAGED PROPERTY. AFTER THE FORECLOSURE IS COMPLETE, THE DEBT SECURED BY THE MORTGAGED PROPERTY WILL BE EXTINGUISHED.

CENTEX HOME EQUITY CORPORATION

By: 

Bradford L. Austin, Its Attorney
Nyemaster, Goode, Voigts, West,
Hansell & O'Brien, P.C.
700 Walnut Street, Suite 1600
Des Moines, Iowa 50309-3899