When Filed Return To: Sorah Eichhorn 666 Walnut, Ste 2500 DES Moines, IA 50309

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MICH UTSLER RECORDER MADISES COLLETY, IOWA

This document was prepared by: David M. Erickson Davis, Brown, Koehn, Shors & Roberts P.C., 666 Walnut Suite 2500, Des Moines, IA 50309 (515)288-2500

ESTOPPEL AFFIDAVIT

STATE OF IOWA COUNTY OF Madison

Charles B. Johnson and Valerie K. Johnson, each a married person, being first duly sworn on their oath, depose and say:

That they are the identical parties who made, executed, and delivered that certain deed to Secretary of Veterans Affairs signed the 5 day of April, 2002, conveying the following-described property,

The North Half (1/2) of Lots One (1) and Two (2) in Block Eighteen (18) of Loughridge & Cassiday's Addition to the Town of Winterset, Madison County, Iowa.

That the aforesaid deed was an absolute conveyance of the title to said premises to the grantee named therein in effect as well as in form, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the said grantee; that the consideration for the aforesaid deed was and is the release of personal liability, on the above set out loan number, of the parties named above.

That the aforesaid deed and conveyance was made by these deponents as the result of their request that the grantee accept such deed and was their free and voluntary act; that said deed was not given as a preference against any other creditors of the deponents; that at the time it was given, there was no other person or persons, firms or corporations, other than the grantee therein named, interested, either directly or indirectly, in said premises; that these deponents have no other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed; and that deponents in offering to execute the aforesaid deed to the grantee therein, and in executing same, were not acting under any misapprehension as to the effect thereof, nor under any duress, undue influence, or misrepresentation by the grantee or the agent or attorney of the grantee in said deed, and that it was the intention of these deponents

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Gold Walnut St. Suite 2500

Des Moines, IA 50309

> as grantor in said deed to convey and by said deed these deponents did convey to the grantee therein all their right, title, and interest absolutely in and to the premises described in said deed.

This affidavit is made for the protection and benefit of the aforesaid grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators, and assigns of the undersigned.

Charles B. Johnson

Charles B. Johnson

Valerie K. Johnson

STATE OF LUWA

) SS:

COUNTY OF MY ISO

On this _____ day of March, 2002, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Charles B. Johnson and Valerie K. Johnson, to me personally known to be the identical person named in and who executed the within and foregoing instrument, and acknowledged that he executed the same as his voluntary act and deed.

> Notary Public in and for said County and State