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FRANK UTSLER  
RECORDER  
MADISON COUNTY, IOWA

This document was prepared by: David M. Erickson  
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### 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<sup>th</sup> 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 & Cassidy'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

