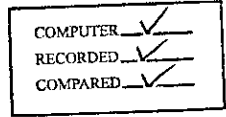


MICHELLE UTSLER, COUNTY RECORDER
MADISON IOWA



Prepared and return to: Chris Kuefner, Bankers Trust Company, 11111 University Ave, Clive, IA 50325. (515)-222-2007.

✓ MCA

AFFIDAVIT

State of Iowa)
) ss
County of Polk)

I, Jane Krumm, residing at 3596 I Ave, Earlham, IA 50072, being first duly sworn upon my oath, do hereby depose and state as follows:

I am a friend of William L Smith and have known him for 20 years. William L Smith SS # [REDACTED], who resides at 365 Oak Ave NE, Earlham, Iowa, and who is in the process of refinancing the property legally described as follows:

LOT SIXTEEN (16) OF CLEARVIEW ESTATES PLAT 2, AN OFFICIAL PLAT IN THE CITY OF EARLHAM, MADISON COUNTY, IOWA



Based upon my personal knowledge and investigation of the facts, I have determined the following legal actions are against persons with similar names and not the obligations of friend, William L Smith, and therefore, not a lien against the property legally described above:

Judgment Case No. LA-CV031312 entitled "Liberty Credit Services, Inc., Plaintiff, vs. Billie L. Smith, Defendant. Judgement entered October 4, 2004, against defendant as follows: 1) For the amount of \$5,002.71; 2) Prejudgment interest in the sum of \$2,534.35; 3) For future interest at the contractual rate of 19.99% from the date of filing the Petition; 4) For court costs. Signed by Judge of the 5th Judicial District of Iowa. ICIS Financial Summary shows judgment and costs unpaid in the amount of \$5,221.51.

This Affidavit of Identity is give for the sole purpose of clearing a potential cloud on the title of the property legally described above.

Signed this 24th day of October, 2005.

Jane Krumm

Jane Krumm

Subscribed and sworn to before me this 24th day of October, 2005.

Christine M. Kuefner

Notary Public in the State of Iowa

