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IND>V ANNCV SCAN

LISA SMITH. COUNTY RECORDER MADISON 10WA

CHE

Prepared by /Return To: Loretta L. Harvey, ISBA #17281, P.O. Box 85, Creston, IA 508011 (641) 782 -7051 Address Tax Statement to: Robert Varnedoe, 207 Virginia Avenue, Homerville, GA 31634

WAIVER

I, Allayne L. Varnedoe, state that I was married to Robert Varnedoe on

date of marriage), and am currently his spouse. As such, I now, for valuable consideration, receipt

of which is hereby acknowledged, WAIVE and RELINQUISH to Farmers and Merchants Bank

its successors and/or assigns, all right of Dower, Homestead, Distributive Share, and any Right of

Redemption I may have to the following described real estate, to wit:

The North Half (N½) of the Southeast Quarter (SE¼), and the Northeast Quarter (NE¼) of the Southwest Quarter (SW¼), and the West Half (W½) of the Northeast Quarter (NE¼), and the East Half (E½) of the Northwest Quarter (NW¼) of Section Thirty-one (31), in Township Seventy-four (74) North, Range Twenty-nine (29) West of the 5th P.M., Madison County, Iowa, EXCEPT Parcel "A" located in the Southeast Quarter (SE½) of the Northwest Quarter (NW¼) and the Northeast Quarter (NE½) of the Southwest Quarter (SW¼) of said Section Thirty-one (31), containing 19.85 acres, as shown in Plat of Survey filed in Book 2006, Page 4459 on October 26, 2006, in the Office of the Recorder of Madison County, Iowa.

AND

The-East-Half, (E½) of the Northeast Quarter (NE¼) of Section Thirty-one (31), in Township Seventy-four (74) North, Range Twenty-nine (29) West of 5th P.M. in Madison County, Iowa, EXCEPT a parcel of land in the Northeast Quarter of the Northeast Quarter (NE¼NE¼) of Section Thirty-one (31), described as follows: Commencing at the North Quarter Corner of said Section Thirty-one (31), thence North 90°00'East 1,320.00 feet to the point of beginning. Thence South 00°18'West 330.00 feet along the West line of the Northeast Quarter of the Northeast Quarter (NE¼NE¼) of Said Section Thirty-one (31), thence South 90°00'East 660.00 feet, thence North 00°18'East 330.00 feet, thence North 90°00'West 660.00 feet to the point of beginning, containing 5.0 acres including 0.64 acres of County Road right-of-way.

the same as if I had joined in signing the Mortgage granted to Farmers and Merchants Bank by my husband, Robert Varnedoe by instrument recorded on January 25, 2007 at Book 2007, Page 348 of Madison County, Iowa.

Signed this 16th day of February, 2007.

allayne A. Vornilol Allayne L. Varnedoe

STATE OF GEORGIA, CLINCH COUNTY, SS:

On this 16th day of February, 2007, before me, a Notary Public in and for said State, personally appeared Allayne L. Varnedoe, wife of Robert Varnedoe to me personally known to be the person named in and who executed the foregoing instrument, and acknowledged that she executed the same as

her voluntary act and deed.

DANIEL L. STUDSTILL

NOTARY PUBLIC - STATE OF GEORGIA

My Commission expires:

Comm. Exp. 3/31/08

V coun