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MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

Preparer Information Jerrold B. Oliver, P.O. Box 230, Winterset, Iowa 50273, (515) 462-3731

Individual's Name Street Address City Phone

SPACE ABOVE THIS LINE
FOR RECORDER



WARRANTY DEED - JOINT TENANCY

For the consideration of ONE
Dollar(s) and other valuable consideration,
NORWIN CUMMINGS and JOYCE MARLENE CUMMINGS, Husband and Wife, and STEVEN G. CUMMINGS and
MICHELE CUMMINGS, Husband and Wife.

do hereby Convey to
RUSSELL CUMMINGS and SANDRA CUMMINGS.

as Joint Tenants with Full Rights of Survivorship, and not as Tenants in Common, the following described
real estate in Madison County, Iowa:

Lot One (1) of Cummings Park Plat No. 1, Madison County, Iowa

The consideration for this Deed is less than \$500. Therefore, no Declaration of Value or Groundwater
Statement is required.

Grantors do Hereby Covenant with grantees, and successors in interest, that grantors hold the real
estate by title in fee simple; that they have good and lawful authority to sell and convey the real estate;
that the real estate is Free and Clear of all Liens and Encumbrances except as may be above stated; and
grantors Covenant to Warrant and Defend the real estate against the lawful claims of all persons except as
may be above stated. Each of the undersigned hereby relinquishes all rights of dower, homestead and
distributive share in and to the real estate.

Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or
plural number, and as masculine or feminine gender, according to the context.

STATE OF IOWA Dated: May 7, 1999

ss: MADISON COUNTY,

On this 7 day of May,
19 99, before me, the undersigned, a Notary
Public in and for said State, personally appeared
Norwin Cummings and Joyce Marlene Cummings

Norwin Cummings
Norwin Cummings (Grantor)

Joyce Marlene Cummings
Joyce Marlene Cummings (Grantor)

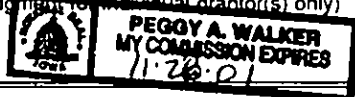
to me known to be the identical persons named in
and who executed the foregoing instrument and
acknowledged that they executed the same as their
voluntary act and deed.

Steven G. Cummings
Steven G. Cummings (Grantor)

Peggy Walker
Notary Public

Michele Cummings
Michele Cummings (Grantor)

(This form of acknowledgment is for individual grantor(s) only)



STATE OF IOWA , MADISON COUNTY, ss:

On this 7 day of May , 19 99 before me, the undersigned, a Notary Public in and for said County and said State, personally appeared Steven G. Cummings and Michele Cummings

to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Peggy A Walker

Notary Public



STATE OF _____ , _____ COUNTY, ss:

On this _____ day of _____ , 19 _____ before me, the undersigned, a Notary Public in and for said County and said State, personally appeared _____ and _____

to me personally known, who, being by me duly sworn, did say that they are the _____ and _____ respectively, of said corporation; that (no seal has been procured by the said) corporation; that said (the seal affixed thereto is the seal of said) instrument was signed (and sealed) on behalf of said corporation by authority of its Board of Directors; and that the said _____ and _____ as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

Notary Public