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BOOK 45 PAGE 46

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MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

Prepared by: Eric W. Burmeister, Belin Lamson Zumbach Flynn, 666 Walnut, 2000 Financial Center, Des Moines, IA 50309-3909, 515-243-7100

AFFIDAVIT EXPLANATORY OF TITLE

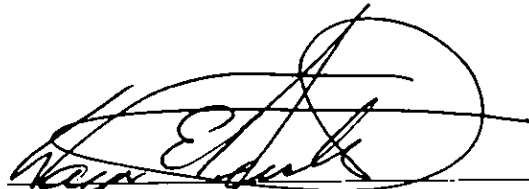
STATE OF IOWA)
) ss:
COUNTY OF POLK)

I, Wayne E. Newkirk, being first duly sworn on oath do depose and state as follows:

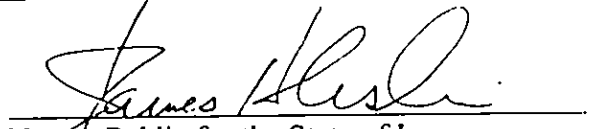
1. My ex-wife, Lillie L. Newkirk, and I, were the mortgagors who executed a Mortgage to Midland Savings Bank FSB dated July 20, 1990 and recorded November 14, 1990 in Mortgage Record Book 157 at Page 630 of the land records of Madison County, Iowa.
2. I have reviewed the legal description on said Mortgage and find it to be overbroad.
3. Neither myself or Lillie L. Newkirk claimed at that time nor claim now any interest in real estate legally described as:

See attached Exhibit A

This Affidavit is given to clear any cloud on title to the real estate described on Exhibit A attached hereto.


Wayne E. Newkirk

Subscribed and sworn to before me this 22 day of April, 1998.


Notary Public for the State of Iowa



The North Half ($\frac{1}{2}$) of the Southeast Quarter ($\frac{1}{4}$); the North Half ($\frac{1}{2}$) of the Southwest Quarter ($\frac{1}{4}$); and the Southwest Quarter ($\frac{1}{4}$) of the Southwest Quarter ($\frac{1}{4}$), of Section Twenty-two (22);

AND

The East Half ($\frac{1}{2}$) of the Southeast Quarter ($\frac{1}{4}$); all that part of the Southwest Quarter ($\frac{1}{4}$) of the Southeast Quarter ($\frac{1}{4}$) lying South of the North bank of Cedar Creek; the Southwest Quarter ($\frac{1}{4}$) of the Southwest Quarter ($\frac{1}{4}$) and all that part of the Southeast Quarter ($\frac{1}{4}$) of the Southwest Quarter ($\frac{1}{4}$) lying South and West of the North and East bank of Cedar Creek; of Section Twenty-one (21);

AND

The North Half ($\frac{1}{2}$) of the Northeast Quarter ($\frac{1}{4}$); the North Half ($\frac{1}{2}$) of the Southwest Quarter ($\frac{1}{4}$) of the Northeast Quarter ($\frac{1}{4}$); and the Northwest Quarter ($\frac{1}{4}$); of Section Twenty-eight (28);

AND

A tract described as follows: Commencing at the Southeast corner of the Northeast Quarter ($\frac{1}{4}$) of the Northeast Quarter ($\frac{1}{4}$) of Section Twenty-nine (29), running thence West 24 rods, thence North 21 rods and 3 links, thence East 5 rods and 11 links, thence North 6 rods, thence West 2 rods and 15 links, thence North, 10° West, 12 rods and 24 links to a point where a branch running through said tract crosses the North line of the Southeast Quarter ($\frac{1}{4}$) of said Northeast Quarter ($\frac{1}{4}$) of the Northeast Quarter ($\frac{1}{4}$), thence East 23 rods and 11 links, thence South 40 rods to the place of beginning.

ALL

in Township Seventy-six (76) North, Range Twenty-seven (27) West of the 5th P M ,
Madison County, Iowa,



EXHIBIT "A"