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MICHELLE UTSLEED

MICHELLE UTSLEED

RE: Lot One (1) of Northwest Development - Plat One (1) to the MADISON COUNTY, 19W. City of Winterset, Madison County, Iowa.

STATE OF CALIFORNIA : :ss

- I, Joan Freudenberg, being first duly sworn on oath, state:
- 1. I am the Trustee under the trust dated May 6, 1991, to which the above-described real estate was conveyed.
 - 2. I am the Grantor, Trustee and sole beneficiary of said trust.
- 3. As Trustee under said trust, I am authorized to borrow money or guarantee the borrowings of others, and to encumber trust property by mortgage, deed of trust, pledge or otherwise in order to secure a loan or loans to or for the benefit of the trust for any trust purpose, or to secure a loan to Settlor in her individual capacity for a purpose not connected with the trust.

Dated: June 27, 1996.

Joan Froudenberg

Subscribed and sworn to before me by Joan Freudenberg on this 22 day of June, 1996.

EVELYN K. W. DUKA

Commission • 1038422

Notary Public — California
Solano County

My Comm. Expires Oct 1, 1998

Notary Public in and for the State of California