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HIGHELLE UN DER RECORDER DEISON COUNTY INC

Prepared by C. Christy Barton, 2516 Forum Blvd., Suite 101, Columbia, MO 65203 Phone: 573-446-7350

WARRANTY DEED

This Indenture, made on January 16, 1997, by and between R. MILTON YOUNG and HELEN J. YOUNG, husband and wife, of 110 S. Walnut, St. Charles, Iowa 50240, Grantors, and R. MILTON YOUNG and HELEN J. YOUNG, TRUSTEES (and their successors) of the Milton and Helen Young Trust U/T/A dated January 16, 1997, and all amendments thereto, 110 S. Walnut, St. Charles, Iowa 50240, Grantees:

WITNESSETH, That the said Grantors, for estate planning purposes and without consideration, do by these presents GRANT, BARGAIN, CONVEY AND CONFIRM unto the said Grantees, their successors and assigns, the following described lots, tracts or parcels of land lying, being and situate in the County of Madison, State of Iowa, to-wit:

Lots 7 and 8 in Block 2 of Stouffer's Addition to the Town of St. Charles, Madison County, Iowa;

Subject to mortgages and easements, if any, and to any liens, encumbrances or transfers that may have attached, been created or made subsequent to Grantors' acquisition of title;

TO HAVE AND TO HOLD the premises aforesaid, with all and singular the rights, privileges, appurtenances and immunities thereto belonging or in anywise appertaining, unto the said Grantees and unto their successors and assigns FOREVER, the said Grantors hereby covenanting that they are lawfully seized of an indefeasible estate in fee in the premises herein conveyed; that they have good right to convey the same; that the said premises are free and clear of any encumbrances done or suffered by them or those under whom they claim and that they will warrant and defend the title to said premises unto the said Grantees, and unto their successors and assigns FOREVER, against the lawful claims and demands of all persons whomsoever (except as noted above). Each of the undersigned hereby relinquishes all rights of dower and distributive share in and to the real estate.

This conveyance is exempt from real estate transfer tax under Iowa Code §428A.2, subsection 21, as no consideration is given for this deed.

IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seals the day and year first above written.

STATE OF IOWA

] ss.

COUNTY OF POLK

On January 16, 1997, before me personally appeared R. Milton Young and Helen J. Young, his wife, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free and voluntary act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal on the day and year last above written.

Barton, Notary Public ()

My Commission Expires: August

CERTIFICATE OF DELIVERY

R. Milton Young and Helen J. Young, Trustees of the Milton and Helen Young Trust U/T/A dated January 16, 1997, hereby certify that the foregoing warranty deed was delivered to them by the Grantors thereof on January 16, 1997.

R. Milton Young - Trustee

Subscribed and sworn to before me by R. Milton Young and Helen J. Young, Trustees, on January 16, 1997.

My Commission Expires: August 12, 1997

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