



Document 2010 2349

Book 2010 Page 2349 Type 04 004 Pages 6

Date 9/29/2010 Time 10:10 AM

Rec Amt \$34.00

INDX ✓
ANNO
SCAN
CHEK

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

✓ Preparer; When recorded, Return to: David L. Wetsch, 974 - 73rd Street, Suite 20, Des Moines, IA 50324 (515) 223-6000

**AFFIDAVIT IN SUPPORT OF NON-JUDICIAL FORECLOSURE
ON NON-AGRICULTURAL PROPERTY**

STATE OF IOWA)
)ss
COUNTY OF POLK)

The undersigned, being first duly sworn on oath, depose and state as follows:

1. The relationship of the undersigned to this transaction appears from the Notices of NonJudicial Foreclosure hereto attached, together with Returns of Service thereof, which documents are incorporated by this reference as if fully set forth herein.

2. By reason of such relationship, the facts herein stated are within the personal knowledge of this affiant.

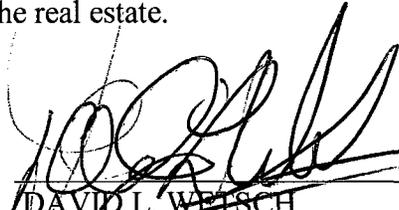
3. The parties served include any parties in possession. As shown by such Returns, more than thirty days have passed since the service of such Notices.

4. The defaults mentioned in said Notice have not been removed, nor performed, nor paid in any amount by said mortgagors, nor by anyone, and that therefore, the terms and conditions as to which there is and has been a default have not been performed within the thirty days mentioned in said Notice, nor at any time by anyone, nor has any sum been offered or tendered by said mortgagor or anyone; that the mortgagee has retaken possession of said real estate following the expiration of said thirty-day period.

5. None of the parties upon whom such Notice of NonJudicial Foreclosure was so served were at the time of service of said Notice upon them, or at the time of making this Affidavit, in the Military Service or with the Armed Forces of the United States of America, or are they or any of them in any way entitled to any rights under the Soldiers' and Sailors' Civil Relief Act or similar Act or Acts amendatory thereto or supplementary thereto.

6. I also know from my own personal knowledge that Danette Jackson is an individual residing in Collegeville, Minnesota; The State of Iowa, Iowa Department of Human Services, and the Iowa Student Loan Liquidity Corp., are not subject to the Soldiers' and Sailors' Civil Relief Act.

7. This Affidavit is made as supporting proof, record and notice that the mortgage referred to in said Notice of NonJudicial Foreclosure has now been fully foreclosed, and the mortgagee has succeeded to all interests of the mortgagor in the real estate.


DAVID L. WETSCH
974 - 73rd Street, Suite 20
Des Moines, IA 50324
Telephone (515) 223-6000

STATE OF IOWA)
)ss
COUNTY OF POLK)

On this 27th day of September, 2010, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared David L. Wetsch, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that he executed the same as his voluntary act and deed.




NOTARY PUBLIC - STATE OF IOWA

**NOTICE OF ELECTION TO PROCEED WITH ALTERNATIVE NONJUDICIAL
VOLUNTARY FORECLOSURE PROCEDURE AND RUNNING OF TIME PERIOD TO
EXERCISE RIGHTS OF REDEMPTION
“NOTICE”**

Notice Date: August 20, 2010

Certified Mail, Return Receipt Requested
and Ordinary Mail

**Iowa Department of Human Services
Hoover State Office Building
1305 East Walnut Street
Des Moines, IA 50319**

**State of Iowa
c/o Iowa Attorney General
Hoover State Office Building
1305 East Walnut Street
Des Moines, IA 50319**

**Iowa Student Loan Liquidity Corp.
c/o Ron Foresman, Registered Agent
Ashford Bld., 6805 Vista Drive
West Des Moines, IA 50266**

**Danette Jackson
604 W. Jefferson
Winterset, IA 50273**

YOU AND EACH OF YOU are hereby notified that **Michael O.R. Jackson and Danette M. Jackson**, husband and wife (hereinafter referred to as the “Borrower”) have entered into a certain Agreement for Alternative NonJudicial Foreclosure pursuant to Iowa Code §654.18 (hereinafter referred to as the “Agreement”) with **Earlham Savings Bank** (hereinafter referred to as the “Lender”).

Pursuant to the terms and provisions of the Agreement, Borrower has conveyed to Lender the following described real estate in **Madison** County, Iowa, to-wit:

**Lot One (1) in Block Fourteen (14) of West Addition to the City of Winterset,
in Madison County, Iowa**

Locally known as 604 W. Jefferson, Winterset, Iowa;
(hereinafter referred to as the “Subject Real Estate”);

by Special Warranty Deed executed by Borrower on **August 11, 2010**. The Agreement and Special Warranty Deed are being recorded with the Office of the Recorder of **Madison** County, Iowa.

As of the date of this Notice, the Borrower was indebted to Lender for monies lent by Lender pursuant to a Promissory Note and Real Estate Mortgage, said Mortgage being recorded **January 18, 1999**, in the amount of **\$150,000.00**, plus interest. Further, Lender has expended certain sums as protective advancements against the above described Subject Real Estate.

Lender has advanced certain sums for attorney's fees, abstracting costs, recording fees and protective advances. For the accurate sum of said attorney's fees and protective advances, you should contact Lender's representative as listed below.

In order to exercise your rights of redemption pursuant to Iowa Code §654.18, you will need to, on or before thirty (30) days from the Notice Date, as set forth above, tender cash or certified funds to:

Earlham Savings Bank
c/o David L. Wetsch
Attorney at Law
974 - 73rd Street, Suite 20
Des Moines, IA 50324

in the following amounts:

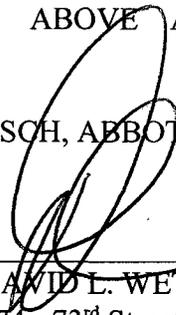
1)	Principal balance	\$74,867.21
2)	Line of Credit balance	\$15,000.00
3)	Accrued interest	\$ 2,711.00
4)	Accrued late fees	\$ 110.64
5)	Legal fees incurred to date	\$ 316.00
6)	Abstracting costs and recording fees	\$ <u>125.00</u>
7)	Additional monies expended by Lender as protective advances against the above described Subject Real Estate: <i>Contact Lender's representative for exact sums.</i>	
	TOTAL ...	\$93,129.85

Plus interest per day from and after 07/19/2010 at the rate of \$11.79 per diem, plus all protective advances as advanced by Lender subsequent to the date of this Notice.

If no redemption is made by tendering the above sums within thirty (30) days from the Notice Date, Lender will consummate and finalize the Alternative NonJudicial Foreclosure pursuant to Iowa Code §654.18.

PLEASE TAKE NOTICE OF THE ABOVE AND GOVERN YOURSELF ACCORDINGLY.

WETSCH, ABBOTT & OSBORN, P.L.C.

By: 

DAVID L. WETSCH #AT0008399
974 - 73rd Street, Suite 20
Des Moines, IA 50324
Telephone (515) 223-6000
Facsimile (515) 223-6011
ATTORNEY FOR EARLHAM SAVINGS BANK

7008 0500 0000 4140 6560

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

State of Iowa
 c/o Iowa Attorney General
 Hoover State Office Building
 305 East Walnut Street
 Des Moines, IA 50319

2. Article Number

(Transfer from service label)

7008 0500 0000 4140 6560

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 PAULA NEWBROUGH Agent
 X FLEET AND MAIL DIVISION Addressee

B. Received by (Printed Name) PAULA NEWBROUGH IOWA 50319
 C. Date of Delivery AUG 23 2010

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

- Certified Mail Express Mail
- Registered Return Receipt for Merchandise
- Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

Sent To: c/o Iowa Attorney General
 Street: Hoover State Office Building
 or PO: 1305 East Walnut Street
 City, St: Des Moines, IA 50319

Total: State of Iowa
 Return Receipt Fee (Endorsement Required)
 Restricted Delivery Fee (Endorsement Required)

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Postmark Here
 8-20-10

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only - No Insurance Coverage Provided)
OFFICIAL USE
 For delivery information visit our website at www.usps.com®

7008 0500 0000 4140 6553

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Iowa Dept of Human Services
 Hoover State Office Building
 1305 East Walnut Street
 Des Moines, IA 50319

2. Article Number

(Transfer from service label)

7008 0500 0000 4140 6553

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 PAULA NEWBROUGH Agent
 X FLEET AND MAIL DIVISION Addressee

B. Received by (Printed Name) PAULA NEWBROUGH IOWA 50319
 C. Date of Delivery AUG 23 2010

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

- Certified Mail Express Mail
- Registered Return Receipt for Merchandise
- Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

Sent To: Iowa Dept of Human Services
 Street: Hoover State Office Building
 or PO: 1305 East Walnut Street
 City, St: Des Moines IA 50319

Total: Iowa Dept of Human Services
 Return Receipt Fee (Endorsement Required)
 Restricted Delivery Fee (Endorsement Required)

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Postmark Here
 8-20-10

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only - No Insurance Coverage Provided)
OFFICIAL USE
 For delivery information visit our website at www.usps.com®

7008 0500 0000 4140 5952

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only - No Insurance Coverage Provided)
OFFICIAL USE
For delivery information visit our website at www.usps.com

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Postmark Here	8-24-10

Total Postage
Danette Jackson
P.O. Box 7066
Collegeville, MN 56321-7066

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee
X Danette Jackson

B. Received by (Printed Name) *Danette Jackson* C. Date of Delivery *8-26-10*

D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below:

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:
Danette Jackson
P.O. Box 7066
Collegeville, MN 56321-7066

Article Number
 (Transfer from) **7008 0500 0000 4140 5952**

Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540

7008 0500 0000 4140 6577

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only - No Insurance Coverage Provided)
OFFICIAL USE
For delivery information visit our website at www.usps.com

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Postmark Here	8-20-10

Total Postage
Iowa Student Loan Liquidity Corp
c/o Ron Foresman, Reg. Agent
Ashford Bldg., 6805 Vista Drive
West Des Moines, IA 50266

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee
X Ron Foresman

B. Received by (Printed Name) *RON FORESMAN* C. Date of Delivery *AUG 23 2010*

D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below:
USE SERVICE LABEL

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

SENDER: COMPLETE THIS SECTION

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

Article Addressed to:
Iowa Student Loan Liquidity Corp
c/o Ron Foresman, Reg. Agent
Ashford Bldg., 6805 Vista Drive
West Des Moines, IA 50266

Article Number
 (Transfer from service label) **7008 0500 0000 4140 6577**

Form 3811, February 2004 Domestic Return Receipt 102595-02-M-1540