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Book 2010 Page 3399 Type 06 009 Pages 1
Date 12/30/2010 Time 11:02 AM
Rec Amt \$9.00

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

Prepared by and return to:

✓ David M. Erickson, Davis, Brown Law Firm, 215 10th Street, Suite 1300, Des Moines, IA 50309 (515-288-2500)

Trustee Affidavit

RE: Lot Ten (10) and the North Half (1/2) of Lot Eleven (11) of Urquhart Place in the Town of Earlham, Madison County, Iowa

Locally known as 450 NE Cherry Ave, Earlham, IA 50072

I, TYLER SMITH, of Wells Fargo Bank, N.A., as Attorney-in-fact for HSBC Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, being first duly sworn and under oath state of my own personal knowledge that:

1. HSBC Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, is the trustee hereunder,
2. HSBC Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, is the presently existing trustee under the trust and is authorized to convey the above described premises to David M Balch and Kimberly D Balch, Husband and Wife,, without any limitation or qualification whatsoever.
3. HSBC Bank, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, is authorized to transfer the interests in the real estate as described in paragraph 2, free and clear of any adverse claims.
4. The grantor to the trust is an existing entity.
5. The trust is not irrevocable or, if the trust is irrevocable, none of the beneficiaries to the trust are deceased.

Tyler Smith
TYLER SMITH, Affiant
Vice President Loan Documentation

Sworn to and subscribed before me by TYLER SMITH on this 8 day of ~~November~~ DECEMBER 2010.



Erin Fishel
Notary Public in and for the
State of _____
Commission expires _____