



Document 2011 1134

Book 2011 Page 1134 Type 06 009 Pages 19

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

11

PREPARED BY/

RETURN TO: Jon P. Sullivan, 699 Walnut Street, Suite 1600, Des Moines, Iowa 50309 (515) 246-4522

Name Street Address City, State, Zip Area Code-Phone

AFFIDAVIT PURSUANT TO IOWA CODE SECTION 624.23(1)

Re: THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA

(the "Real Estate").

TO WHOM IT MAY CONCERN:

STATE OF IOWA)
) ss:
COUNTY OF POLK)

The undersigned, Jon P. Sullivan, being first duly sworn on oath depose and state as follows:

1. That I am a duly licensed and acting attorney at law in the State of Iowa with a business address at the firm of Dickinson, Mackaman, Tyler & Hagen, P.C., 699

Walnut Street, Suite 1600, Des Moines, IA 50309. The undersigned is the attorney for Union State Bank ("USB"), in connection with the matters described herein. USB is the holder of a mortgage lien against the above-described Real Estate.

2. That attached hereto are copies of Written Demands to Levy Execution Pursuant to Iowa Code Section 624.23(2) (the "Demands") addressed to various holders of judgments entered against Karla Soper a/k/a Karla J. Soper and Stacy Soper (the "Sopers"), the current owners of the above-described Real Estate.

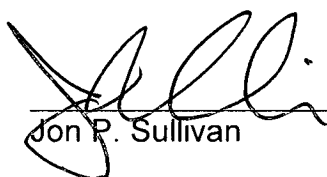
3. Also attached hereto are proofs of personal service and an acceptance of or due and lawful service of the Demands upon each of the judgment holders described in the Demands.

4. That the parties served with the Demands include all holders of judgments against the Sopers.

5. That, as shown by the attached proofs of service and acceptance of service, more than thirty (30) days have passed since the date on which the Demands were personally served on the judgment holders. None of the judgment holders has, as of the date of this Affidavit, levied execution on the above-described Real Estate.

6. This Affidavit is made as supporting proof, record and notice, that any liens which the holders of the judgments described in the attached Demands would have otherwise held against the Real Estate have now been forfeited, pursuant to the provisions set forth in Iowa Code Section 624.23(1).

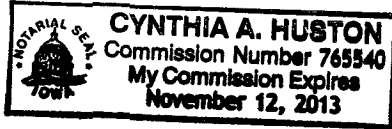
Dated this 2nd day of May, 2011.


Jon P. Sullivan

Subscribed and sworn to before me this 2nd day of May, 2011.

Cynthia A. Huston

Notary Public in and for the State of Iowa



PROOF OF SERVICE

STATE OF IOWA)
) SS:
POLK COUNTY)

LAW NO.

I hereby certify and make return; that I received the following:
- WRITTEN DEMAND TO LEVY EXECUTION PURSUANT TO IOWA CODE SECTION 624.23(2)
-

on 3/24/11; that on 3/25/11 served a true copy of the same on:

MPD FINANCIAL, L.L.C. at 7405 University Ave., Suite 10, Des Moines, Polk County, Iowa

_____ I served the same on the above person by personal service.

_____ I served the same on the above person(s) at their dwelling house or usual place of abode (which place was not a rooming house, hotel, club or apartment building) by substitute service on the individual named below, which is a person who resides therein and was at least 18 years of age.

_____ I served the same on the above person(s) at their dwelling house or usual place of abode (which place was a rooming house, hotel, club or apartment building) by substitute service on a family member, roommate, manager or proprietor named below, which is a person who was at least 18 years of age.

X_____ I served the above company, corporation, association, government agency, etc., by personal service on the appropriate agent or officer named below.

_____ I served the same on the above person(s) by posting the documents.

MARK P. DENKINGER, REGISTERED AGENT

NAME AND TITLE/RELATIONSHIP OF PERSON SERVED (IF NOT SHOWN ABOVE)

Service Fees: \$ 40.00

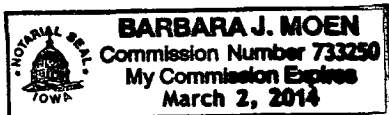
Add'l Fees \$ 0.00

TOTAL: \$ 40.00

Shelley E Draur

Sworn and subscribed to before me by SHELLEY E. DRAUR, this 28th day of March, 2011.

Barbara J Moen
Notary Public in and for the State of Iowa



**WRITTEN DEMAND TO LEVY EXECUTION
PURSUANT TO IOWA CODE SECTION 624.23(2)**

TO: MPD FINANCIAL, LLC

RE: Judgment dated on or about 01/28/2009 in the approximate amount of \$10,972.34 entered against Karla Soper in favor of MPD Financial, LLC (the "Judgment")

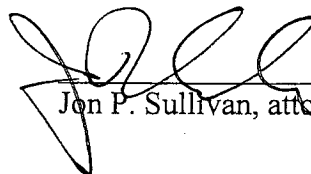
Real Estate described locally as 1863 Summerhill Drive, Winterset, Iowa and legally described as:

THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA

(the "Real Estate").

This is to notify you, as the holder of the above-described Judgment, that the judgment lien arising pursuant to Iowa Code Section 624.23(1) in connection with the Judgment, and all benefits derived from the lien, shall be forfeited as to the above-described Real Estate unless you levy execution against the Real Estate within thirty (30) days from the date this demand is served upon you. The Judgment is not believed to be a lien against the Real Estate for the reasons stated in the attached affidavit.

If you should have any questions regarding this notice, you should discuss them with your lawyer.



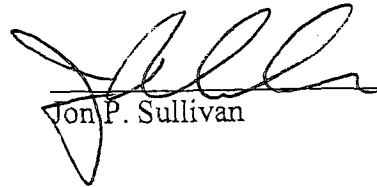
Jon P. Sullivan, attorney for Union State Bank

RE: **THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA**

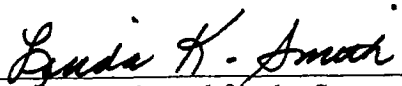
STATE OF IOWA)
)SS
 COUNTY OF POLK)

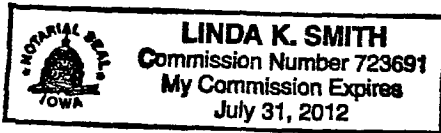
The undersigned, being first duly sworn, state that I am the attorney for Union State Bank, the holder of a mortgage lien against the above-described Real Estate, as evidenced by a certain Open-end Mortgage dated September 21, 2004, filed September 27, 2004 and recorded in Madison County Book 2004, Page 4564, and by a Modification filed October 5, 2009 and recorded in Madison County Book 2009, Page 3054. I further depose and state that, based upon my personal knowledge and belief, none of the following-described judgments are liens against the Real Estate, due to the fact that the judgment debtors and current owners of the Real Estate, namely, Stacy M. Soper and Karla J. Soper, husband and wife, now occupy the Real Estate as their homestead pursuant to Iowa Code Chapter 561 and have occupied the Real Estate as their homestead since no later than September 21, 2004:

JUDGMENT HOLDER	JUDGMENT DEBTOR(S)	DOCKET NO.	APPROX. DATE OF JUDGMENT	APPROX. JUDGMENT AMOUNT
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013531	12/17/2008	\$2,680.91 plus interest and costs
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013705	03/18/2009	\$2,025.90 plus interest and costs
Capital One Bank, Inc.	Karla J. Soper	Madison County Small Claim No. SCSC013201	06/19/2008	\$3,799.97 plus interest and costs
Associated Anesthesiologists, P.C.	Stacy Soper and Karla Soper	Madison County Small Claim No. SCSC013606	01/28/2009	\$106.24 plus interest and costs
MPD Financial, LLC	Karla Soper	Madison County LACV033097	08/23/2010	\$10,972.34 plus fees, interest and costs


Jon P. Sullivan

Subscribed and sworn to before me this 23rd day of March, 2011, by Jon P. Sullivan.


Notary Public in and for the State of Iowa



PROOF OF SERVICE

STATE OF IOWA)
) SS:
POLK COUNTY)

LAW NO.

I hereby certify and make return; that I received the following:
- WRITTEN DEMAND TO LEVY EXECUTION PURSUANT TO IOWA CODE SECTION 624.23(2)

on 3/24/11; that on 3/25/11 served a true copy of the same on:

ARROW FINANCIAL SERVICES, L.L.C. at 500 E. Court Ave., Suite 200, Des Moines, Polk County, Iowa

_____ I served the same on the above person by personal service.

_____ I served the same on the above person(s) at their dwelling house or usual place of abode (which place was not a rooming house, hotel, club or apartment building) by substitute service on the individual named below, which is a person who resides therein and was at least 18 years of age.

_____ I served the same on the above person(s) at their dwelling house or usual place of abode (which place was a rooming house, hotel, club or apartment building) by substitute service on a family member, roommate, manager or proprietor named below, which is a person who was at least 18 years of age.

X I served the above company, corporation, association, government agency, etc., by personal service on the appropriate agent or officer named below.

_____ I served the same on the above person(s) by posting the documents.

C.T. CORPORATION SYSTEM / NANCY ZEHR, REGISTERED AGENT

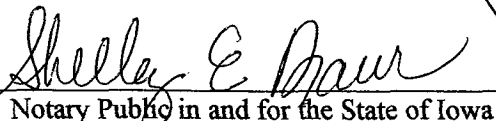
NAME AND TITLE/RELATIONSHIP OF PERSON SERVED (IF NOT SHOWN ABOVE)

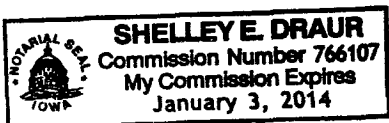
Service Fees: \$ 40.00

Add'l Fees \$ 0.00

TOTAL: \$ 40.00

Sworn and subscribed to before me by ANDY GOERLITZ, this 28th day of March, 2011.


Notary Public in and for the State of Iowa



**WRITTEN DEMAND TO LEVY EXECUTION
PURSUANT TO IOWA CODE SECTION 624.23(2)**

TO: ARROW FINANCIAL SERVICES L.L.C.

RE: (1) Judgment dated on or about 12/17/2008 in the approximate amount of \$2,680.91 entered against Karla J. Soper in favor of Arrow Financial Services L.L.C.; and

(2) Judgment dated on or about 03/18/2009 in the approximate amount of \$2025.90 entered against Karla J. Soper in favor of Arrow Financial Services L.L.C. (the "Judgments")

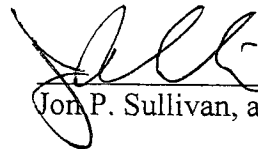
Real Estate described locally as 1863 Summerhill Drive, Winterset, Iowa and legally described as:

THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA

(the "Real Estate").

This is to notify you, as the holder of the above-described Judgments, that the judgment liens arising pursuant to Iowa Code Section 624.23(1) in connection with the Judgments, and all benefits derived from the liens, shall be forfeited as to the above-described Real Estate unless you levy execution against the Real Estate within thirty (30) days from the date this demand is served upon you. The Judgments are not believed to be a lien against the Real Estate for the reasons stated in the attached affidavit.

If you should have any questions regarding this notice, you should discuss them with your lawyer.



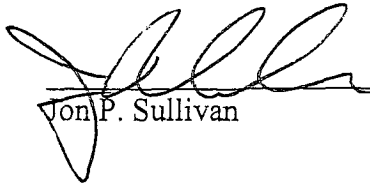
Jon P. Sullivan, attorney for Union State Bank

RE: **THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA**

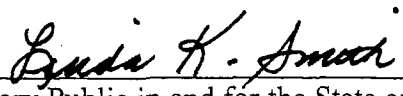
STATE OF IOWA)
)SS
 COUNTY OF POLK)

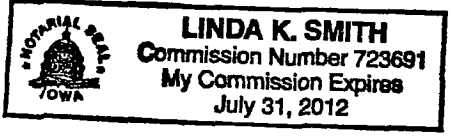
The undersigned, being first duly sworn, state that I am the attorney for Union State Bank, the holder of a mortgage lien against the above-described Real Estate, as evidenced by a certain Open-end Mortgage dated September 21, 2004, filed September 27, 2004 and recorded in Madison County Book 2004, Page 4564, and by a Modification filed October 5, 2009 and recorded in Madison County Book 2009, Page 3054. I further depose and state that, based upon my personal knowledge and belief, none of the following-described judgments are liens against the Real Estate, due to the fact that the judgment debtors and current owners of the Real Estate, namely, Stacy M. Soper and Karla J. Soper, husband and wife, now occupy the Real Estate as their homestead pursuant to Iowa Code Chapter 561 and have occupied the Real Estate as their homestead since no later than September 21, 2004:

JUDGMENT HOLDER	JUDGMENT DEBTOR(S)	DOCKET NO.	APPROX. DATE OF JUDGMENT	APPROX. JUDGMENT AMOUNT
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013531	12/17/2008	\$2,680.91 plus interest and costs
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013705	03/18/2009	\$2,025.90 plus interest and costs
Capital One Bank, Inc.	Karla J. Soper	Madison County Small Claim No. SCSC013201	06/19/2008	\$3,799.97 plus interest and costs
Associated Anesthesiologists, P.C.	Stacy Soper and Karla Soper	Madison County Small Claim No. SCSC013606	01/28/2009	\$106.24 plus interest and costs
MPD Financial, LLC	Karla Soper	Madison County LACV033097	08/23/2010	\$10,972.34 plus fees, interest and costs


Jon P. Sullivan

Subscribed and sworn to before me this 23rd day of March, 2011, by Jon P. Sullivan.


Notary Public in and for the State of Iowa



PROOF OF SERVICE

STATE OF IOWA)
) SS:
POLK COUNTY)

LAW NO.

I hereby certify and make return; that I received the following:
- WRITTEN DEMAND TO LEVY EXECUTION PURSUANT TO IOWA CODE SECTION 624.23(2)
-

on 3/24/11; that on 3/25/11 served a true copy of the same on:

ASSOCIATED ANESTHESIOLOGISTS, P.C. at 100 Court Ave., Suite 600, Des Moines, Polk County, Iowa

_____ I served the same on the above person by personal service.

_____ I served the same on the above person(s) at their dwelling house or usual place of abode (which place was not a rooming house, hotel, club or apartment building) by substitute service on the individual named below, which is a person who resides therein and was at least 18 years of age.

_____ I served the same on the above person(s) at their dwelling house or usual place of abode (which place was a rooming house, hotel, club or apartment building) by substitute service on a family member, roommate, manager or proprietor named below, which is a person who was at least 18 years of age.

I served the above company, corporation, association, government agency, etc., by personal service on the appropriate agent or officer named below.

_____ I served the same on the above person(s) by posting the documents.

WADE R. HAUSER III, REGISTERED AGENT

NAME AND TITLE/RELATIONSHIP OF PERSON SERVED (IF NOT SHOWN ABOVE)

Service Fees: \$ 40.00

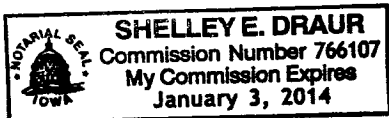
Add'l Fees \$ 0.00

TOTAL: \$ 40.00

Sworn and subscribed to before me by ANDY GOERLITZ, this 28th day of March, 2011.

Shelley E. Draur

Notary Public in and for the State of Iowa



**WRITTEN DEMAND TO LEVY EXECUTION
PURSUANT TO IOWA CODE SECTION 624.23(2)**

TO: ASSOCIATED ANESTHESIOLOGISTS, P.C.

RE: Judgment dated on or about 01/28/2009 in the approximate amount of \$106.24 entered against Stacy Soper and Karla Soper in favor of Associated Anesthesiologists, P.C. (the "Judgment")

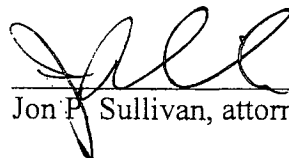
Real Estate described locally as 1863 Summerhill Drive, Winterset, Iowa and legally described as:

THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA

(the "Real Estate").

This is to notify you, as the holder of the above-described Judgment, that the judgment lien arising pursuant to Iowa Code Section 624.23(1) in connection with the Judgment, and all benefits derived from the lien, shall be forfeited as to the above-described Real Estate unless you levy execution against the Real Estate within thirty (30) days from the date this demand is served upon you. The Judgment is not believed to be a lien against the Real Estate for the reasons stated in the attached affidavit.

If you should have any questions regarding this notice, you should discuss them with your lawyer.



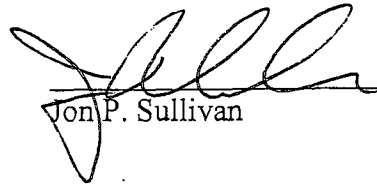
Jon P. Sullivan, attorney for Union State Bank

RE: **THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA**

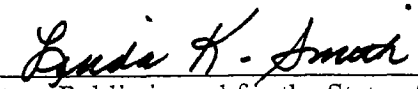
STATE OF IOWA)
)SS
 COUNTY OF POLK)

The undersigned, being first duly sworn, state that I am the attorney for Union State Bank, the holder of a mortgage lien against the above-described Real Estate, as evidenced by a certain Open-end Mortgage dated September 21, 2004, filed September 27, 2004 and recorded in Madison County Book 2004, Page 4564, and by a Modification filed October 5, 2009 and recorded in Madison County Book 2009, Page 3054. I further depose and state that, based upon my personal knowledge and belief, none of the following-described judgments are liens against the Real Estate, due to the fact that the judgment debtors and current owners of the Real Estate, namely, Stacy M. Soper and Karla J. Soper, husband and wife, now occupy the Real Estate as their homestead pursuant to Iowa Code Chapter 561 and have occupied the Real Estate as their homestead since no later than September 21, 2004:

JUDGMENT HOLDER	JUDGMENT DEBTOR(S)	DOCKET NO.	APPROX. DATE OF JUDGMENT	APPROX. JUDGMENT AMOUNT
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013531	12/17/2008	\$2,680.91 plus interest and costs
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013705	03/18/2009	\$2,025.90 plus interest and costs
Capital One Bank, Inc.	Karla J. Soper	Madison County Small Claim No. SCSC013201	06/19/2008	\$3,799.97 plus interest and costs
Associated Anesthesiologists, P.C.	Stacy Soper and Karla Soper	Madison County Small Claim No. SCSC013606	01/28/2009	\$106.24 plus interest and costs
MPD Financial, LLC	Karla Soper	Madison County LACV033097	08/23/2010	\$10,972.34 plus fees, interest and costs


Jon P. Sullivan

Subscribed and sworn to before me this 23rd day of March, 2011, by Jon P. Sullivan.

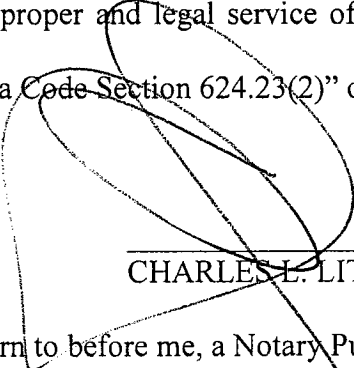

Notary Public in and for the State of Iowa



ACCEPTANCE OF SERVICE

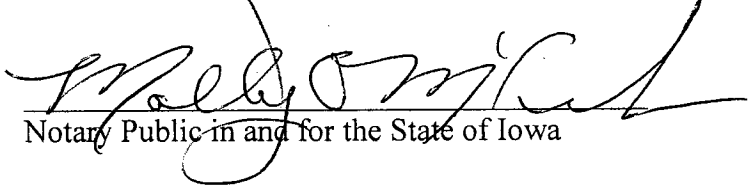
STATE OF IOWA)
) SS:
COUNTY OF Linn)

The undersigned, being first duly sworn, state that I am attorney for Capital One Bank, Inc. I hereby accept due, proper and legal service of the attached "Written Demand To Levy Execution Pursuant To Iowa Code Section 624.23(2)" on its behalf.

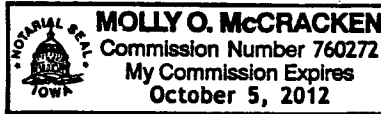


CHARLES L. LITOW

Subscribed and sworn to before me, a Notary Public, on this 31 day of March, 2011.



Notary Public in and for the State of Iowa



**WRITTEN DEMAND TO LEVY EXECUTION
PURSUANT TO IOWA CODE SECTION 624.23(2)**

TO: CAPITAL ONE BANK, INC.

RE: Judgment dated on or about 06/19/2008 in the approximate amount of \$3,799.97 entered against Karla J. Soper in favor of Capital One Bank, Inc. (the "Judgment")

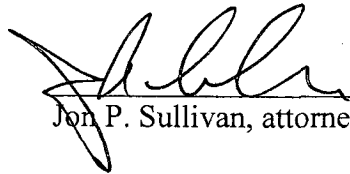
Real Estate described locally as 1863 Summerhill Drive, Winterset, Iowa and legally described as:

THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA

(the "Real Estate").

This is to notify you, as the holder of the above-described Judgment, that the judgment lien arising pursuant to Iowa Code Section 624.23(1) in connection with the Judgment, and all benefits derived from the lien, shall be forfeited as to the above-described Real Estate unless you levy execution against the Real Estate within thirty (30) days from the date this demand is served upon you. The Judgment is not believed to be a lien against the Real Estate for the reasons stated in the attached affidavit.

If you should have any questions regarding this notice, you should discuss them with your lawyer.



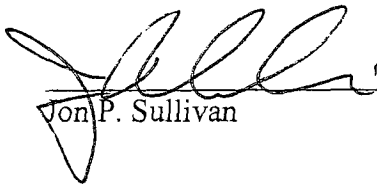
Jon P. Sullivan, attorney for Union State Bank

RE: THE EAST 40 ACRES OF THE NORTH HALF (1/2) OF THE SOUTH HALF (1/2) OF THE FRACTIONAL SECTION EIGHTEEN (18), IN TOWNSHIP SEVENTY-SIX NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPT THE SOUTH 20 FEET IN WIDTH THEREOF AND EXCEPT PARCEL "A", LOCATED IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) OF SAID SECTION EIGHTEEN (18) CONTAINING 10.001 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 4789 ON AUGUST 13, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA

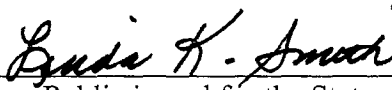
STATE OF IOWA)
)SS
COUNTY OF POLK)

The undersigned, being first duly sworn, state that I am the attorney for Union State Bank, the holder of a mortgage lien against the above-described Real Estate, as evidenced by a certain Open-end Mortgage dated September 21, 2004, filed September 27, 2004 and recorded in Madison County Book 2004, Page 4564, and by a Modification filed October 5, 2009 and recorded in Madison County Book 2009, Page 3054. I further depose and state that, based upon my personal knowledge and belief, none of the following-described judgments are liens against the Real Estate, due to the fact that the judgment debtors and current owners of the Real Estate, namely, Stacy M. Soper and Karla J. Soper, husband and wife, now occupy the Real Estate as their homestead pursuant to Iowa Code Chapter 561 and have occupied the Real Estate as their homestead since no later than September 21, 2004:

JUDGMENT HOLDER	JUDGMENT DEBTOR(S)	DOCKET NO.	APPROX. DATE OF JUDGMENT	APPROX. JUDGMENT AMOUNT
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013531	12/17/2008	\$2,680.91 plus interest and costs
Arrow Financial Services L.L.C.	Karla J. Soper	Madison County Small Claim No. SCSC013705	03/18/2009	\$2,025.90 plus interest and costs
Capital One Bank, Inc.	Karla J. Soper	Madison County Small Claim No. SCSC013201	06/19/2008	\$3,799.97 plus interest and costs
Associated Anesthesiologists, P.C.	Stacy Soper and Karla Soper	Madison County Small Claim No. SCSC013606	01/28/2009	\$106.24 plus interest and costs
MPD Financial, LLC	Karla Soper	Madison County LACV033097	08/23/2010	\$10,972.34 plus fees, interest and costs


Jon P. Sullivan

Subscribed and sworn to before me this 23rd day of March, 2011, by Jon P. Sullivan.


Notary Public in and for the State of Iowa

