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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

✓ PREPARED BY: BOB SIDDENS, 650 - 42ND STREET, DES MOINES, IOWA 50312, 515-274-6210

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STATE OF IOWA)
) ss
COUNTY OF POLK)

AFFIDAVIT EXPLANATORY OF TITLE
PURSUANT TO IOWA CODE §558.8

I, Bob Siddens, being first duly sworn and upon oath depose and state as follows:

1. I am a licensed attorney practicing in the State of Iowa and was retained by Household Finance Industrial Loan Company of Iowa who appears in the chain of title to real estate legally described as:

The North 60 feet of Lot Five (5) in Block Twenty-nine (29)
of the Original Town of Winterset in Madison County, Iowa



pursuant to a Quit Claim Deed from Tony D. Flowers and Melinda D. Flowers dated 8 February 2011 filed 28 March 2011 at 12:22 pm in Book 2011 Page 792. The Deed was given in lieu of foreclosure of a mortgage dated 25 January 2004 filed 1 July 2004 in Book 2004 Page 3070.

2. On 28 March 2011 at 10:18 am, Household Finance Industrial Loan Company of Iowa (the same corporate entity as the titleholder) filed and obtained a judgment, Madison County Case #CVCV033346, against Tony D. Flowers and Melinda D. Flowers who had conveyed the title to Household Finance Industrial Loan Company of Iowa by the Deed in Lieu of Foreclosure on 8 February 2011 but recorded at 12:22 pm on 28 March 2011, just after entry of the judgment.

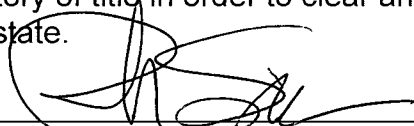
3. That I have investigated the matter and have ascertained that the real estate described above was used in good faith as the homestead of the mortgagors and prior titleholders, Tony D. Flowers and Melinda D. Flowers, that Household Finance Industrial Loan Company of Iowa acknowledges that fact, and that as such, the judgment in Madison County Case #CVCV033346 never attached to the above described real estate.

4. I further state that whatever interest that might have arisen in favor of Household

Finance Industrial Loan Company of Iowa in the above described real estate, if any, (whether by mortgage and/or judgment) would have merged with the title upon the occasion that Household Finance Industrial Loan Company of Iowa became the titleholder and would no longer exist as an interest separate and apart from the titleholder's interest as owner in fee simple absolute. The Deed, as stated therein, was given as an absolute conveyance, not as additional security, and the consideration was the release of the grantors from all or a portion of the personal liability under the described note and mortgage. Any release of mortgage or judgment lien given hereafter or in addition to the Deed is merely cumulative.

5. I further state that Household Finance Industrial Loan Company of Iowa is in the process of transferring its interest in the property by Special Warranty Deed and upon delivery of the said Deed, the grantee therein shall be the owner of all of the rights of Household Finance Industrial Loan Company of Iowa in the above described real estate.

I further state that I give this affidavit at the titleholder's request pursuant to Iowa Code Section 558.8 as an affidavit explanatory of title in order to clear an apparent cloud upon the title to the above described real estate.



Bob Siddens, Attorney at Law

Signed and sworn to before me this 15 day of June, 2011.



Notary in and for the state of Iowa

