



Document 2013 524

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

AFTER RECORDING RETURN TO:

✓ Brent R. Zimmerman
4940 Pleasant Street
West Des Moines, IA 50266

Prepared by: Brent R. Zimmerman, 4940 Pleasant Street, West Des Moines, IA 50325, 515/276-8224.

AFFIDAVIT

STATE OF IOWA

Ss:

COUNTY OF POLK

I, Brent R. Zimmerman, being first duly sworn on my oath do state and depose that I am a practicing attorney in Polk County, Iowa, and I have received and reviewed the bankruptcy case file of Jeffrey Scott Strait and Nancy Marie Strait's bankruptcy before the United States Bankruptcy Court for the Southern District of Iowa. From its review I can state the following:

1. Voluntary Chapter 7 Petition filed March 31, 2011. Case No. 11-01271-als7.
2. Donald F. Neiman was appointed as Chapter 7 trustee;
3. The below-described properties were listed on Schedule A and claimed exempt on Schedule C therein;
4. Schedule F Creditors having unsecured claims, listing the Polk County judgment and costs:

(LACV0232199) in favor of CitiFinancial, Inc.;

(LACV032275) in favor of CitiBank South Dakota, N.A.;

(LACV032520) in favor of Household Finance Ind. Loan Co. of IA;

(LACV032642) in favor of Discover Bank;

(LACV032015) in favor of Midland Funding, LLC;

(LACV033033) in favor of MS Financial, Inc.; and

(LACV033150) in favor of Gemini Capital Group, LLC.

5. The first meeting of creditors was held April 27, 2011;

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Strait Lien Avoidance Affidavit
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6. More than 30 days has elapsed from the Meeting of Creditors date and no objections were filed as to the Debtors' claim of exemption as too said real estate.
7. Order Discharging the Debtor filed November 3, 2011;
8. Motions to Avoid the Liens described in paragraph 4 herein were filed November 10, 2011;
9. Orders Avoiding the Liens for the above judgments were filed December 1, 2011;
10. A clerk with the Bankruptcy Clerk shows no notice of appeal, application to extend time for appeal or motion to stay was filed; and
11. The case was closed and Final Decree entered December 19, 2011.

This Affidavit is given for the purpose of clarifying any cloud on the chain of title to the real estate, legally described as, to-wit:


The Southwest Quarter (1/4) of the Northeast Quarter (1/4) of Section Twenty-five (25) in Township Seventy-six (76) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, EXCEPT Parcel "H" located in the Southwest Quarter (1/4) of the Northeast Quarter (1/4) of said Section Twenty-five (25), containing 4.067 acres, as shown in Plat of Survey filed in Book 2006, Page 62 on January 4, 2006, in the Office of the Recorder of Madison County, Iowa AND a tract of land commencing 6 rods East of the Southwest corner of the Northwest Quarter (1/4) of the Northeast Quarter (1/4) and running thence East 42 rods and 11 feet, thence North 20 rods and 8 feet to the South line of the highway as now established and used across said 40-acre tract, thence in a Southwesterly direction along the South line of said highway to a point 14 rods and 11 feet North of the place of beginning, thence South to the place of beginning, in Section Twenty-five (25).



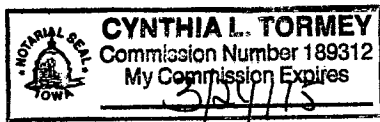
AND

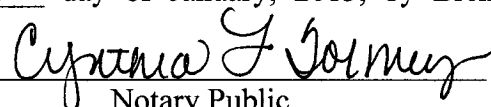
Parcel "H" located in the Southwest Quarter (1/4) of the Northeast Quarter (1/4) of Section Twenty-five (25), Township Seventy-six (76) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, containing 4.067 acres, as shown in Plat of Survey filed in Book 2006, Page 62 on January 4, 2006, in the Office of the Recorder of Madison County, Iowa.




Brent R. Zimmerman

Subscribed and sworn to before me this 31 day of January, 2013, by Brent R. Zimmerman.




Cynthia L. Torrey
Notary Public