



Document 2015 738

Book 2015 Page 738 Type 06 009 Pages 10
Date 3/24/2015 Time 10:38 AM
Rec Amt \$52.00

INDX ✓
ANNO
SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

Preparer Information: Jerrold B. Oliver, PO Box 230, Winterset, IA 50273; 515-462-3731

✓ Return to: Jerrold B. Oliver, PO Box 230, Winterset, IA 50273; 515-462-3731

101-

AFFIDAVIT

STATE OF IOWA, COUNTY OF MADISON, ss:

I, Jerrold B. Oliver, being first duly sworn upon oath, state that this Affidavit concerns the chain of title to the following-described real estate:

Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa,

locally known as: 407 W. Carpenter Street, St. Charles, IA 50240,



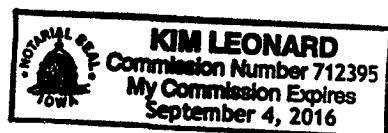
and state as follows:

Attached hereto are Notices to judgment creditors of Holly K. Young, who are: Gregory and Rhonda Ayers, Discover Bank and Veridian Credit. Attached to each Notice is the Certified Mail Receipt and the Certified Mail Signature Card, except that no Certified Mail Signature Card was signed or returned from Gregory and Rhonda Ayers.

Jerrold B. Oliver

Subscribed and sworn to before me by the said Jerrold B. Oliver on this 23rd day of March, 2015.

Notary Public in and for the State of Iowa



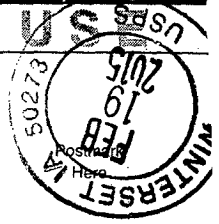
U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL U.S. MAIL

6599 1000 2000 0601 E102

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



Sent To: Gregory and Rhonda Ayers
Street, Apt. No., or PO Box No.: 510 N. CROSS ST
City, State, ZIP+4: St. Charles, VA 20240

DEMAND TO FILE SUIT

Pursuant to Iowa Code Section 624.23

TO: Gregory J. Ayers and
Rhonda L. Ayers
510 N. Cross Street
St. Charles, IA 50240

Holly K. Young is the owner of the property described as:

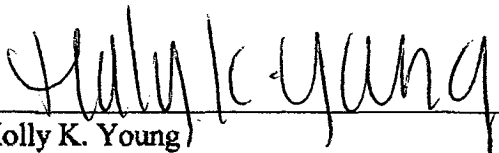
Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa.

Locally know as: 407 W. Carpenter Street, St. Charles, IA 50240,

and states as follows:

1. A judgment in favor of Gregory J. Ayers and Rhonda L. Ayers against Holly Young, in Small Claims No. SCSC014888, in District Court, Madison County, Iowa, in the principal amount of \$3,900 plus interest and court costs.
2. The above-described property is the homestead of Holly K. Young and she hereby respectfully demands that the above named lienholder commence an action to enforce said lien within thirty (30) days from receipt of this Notice, or pursuant to Iowa Code Section 624.23, the lien and all benefits derived from the lien as to the real estate platted as a homestead shall be forfeited.

Dated this 14 day of February, 2015.


Holly K. Young

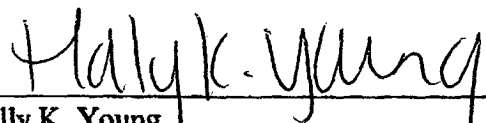
AFFIDAVIT

STATE OF IOWA :
 :SS
COUNTY OF MADISON :

This Affidavit is concerning the following described real estate:

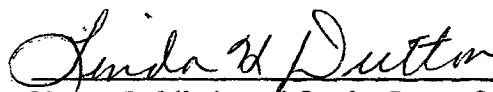
Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa.

The real estate described above is the homestead of Holly K. Young. Judgment liens do not attach to real estate occupied as a homestead pursuant to Chapter 561 of the Iowa Code. Therefore, this judgment would not be a lien against the real estate described herein.



Holly K. Young

Subscribed and sworn to before me by the said Holly K. Young on this 14 day of February, 2015.



Notary Public in and for the State of Iowa



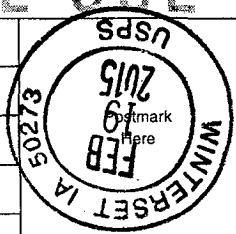
U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®

OFFICIAL USE

7013 1090 0002 0001 6842

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



Sent To **Discover Bank**
 Street, Apt. No. or PO Box No. **6500 New Albany Rd East**
 City, State, ZIP+4 **New Albany, OH 43054**

PS Form 3800, August 2006 See Reverse for Instructions

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:
Discover Bank
6500 New Albany Rd. East
New Albany, OH 43054

2. Article Number
 (Transfer from service label) **7013 1090 0002 0001 6842**

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X Dynamex 708 Agent
 Addressee

B. Received by (Printed Name) **M Rorig** C. Date of Delivery **2/23/15**

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

DEMAND TO FILE SUIT

Pursuant to Iowa Code Section 624.23

TO: Discover Bank
6500 New Albany Road East
New Albany, OH 43054

Holly K. Young is the owner of the property described as:

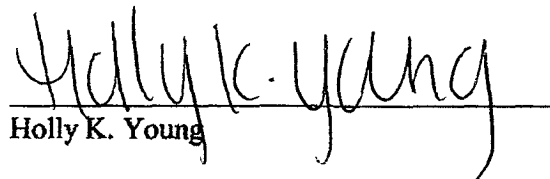
Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa.

Locally know as: 407 W. Carpenter Street, St. Charles, IA 50240,

and states as follows:

1. A judgment in favor of Discover Bank against Holly Kristine Young, entered in Small Claims No. SCSC015250, in District Court, Madison County, Iowa, in the amount of \$3,344.52 plus interest and court costs.
2. The above-described property is the homestead of Holly K. Young and she hereby respectfully demands that the above named lienholder commence an action to enforce said lien within thirty (30) days from receipt of this Notice, or pursuant to Iowa Code Section 624.23, the lien and all benefits derived from the lien as to the real estate platted as a homestead shall be forfeited.

Dated this 14 day of February, 2015.


Holly K. Young

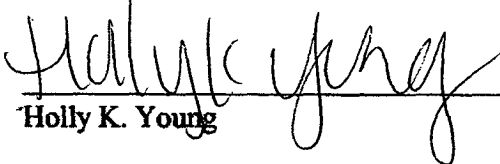
AFFIDAVIT

STATE OF IOWA :
 :ss
COUNTY OF MADISON :

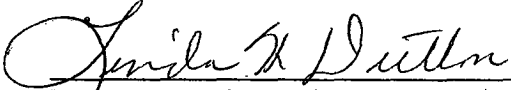
This Affidavit is concerning the following described real estate:

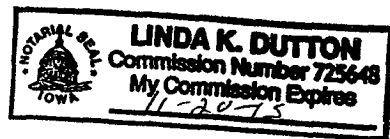
Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa.

The real estate described above is the homestead of Holly K. Young. Judgment liens do not attach to real estate occupied as a homestead pursuant to Chapter 561 of the Iowa Code. Therefore, this judgment would not be a lien against the real estate described herein.


Holly K. Young

Subscribed and sworn to before me by the said Holly K. Young on this 14 day of February, 2015.


Notary Public in and for the State of Iowa



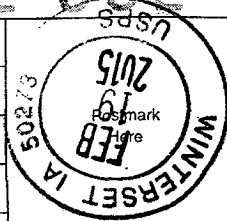
U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

7013 1090 0002 0001 6835

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



Sent To: **Veridian Credit Union**
 Street, Apt. No., or PO Box No.: **1827 Ansborough**
 City, State, ZIP+4: **Waterloo, IA 50704**

PS Form 3800, August 2006 See Reverse for Instructions

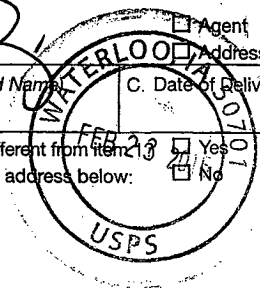
SENDER: COMPLETE THIS SECTION

- 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:
Veridian Credit Union
1827 Ansborough
Waterloo, IA 50704

COMPLETE THIS SECTION ON DELIVERY

A. Signature: *[Signature]* Agent Addressed
 B. Received by (Printed Name): *[Signature]* C. Date of Delivery: *[Signature]*
 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

2. Article Number (Transfer from service label) **7013 1090 0002 0001 6835**

DEMAND TO FILE SUIT

Pursuant to Iowa Code Section 624.23

TO: Veridian Credit Union
1827 Ansborough
Waterloo, IA 50704

Holly K. Young is the owner of the property described as:

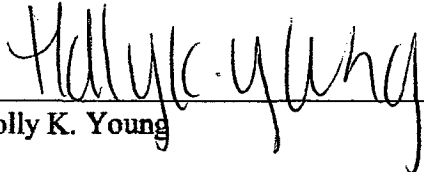
Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa.

Locally know as: 407 W. Carpenter Street, St. Charles, IA 50240,

and states as follows:

1. A judgment in favor of Veridian Credit Union vs. Holly Young, entered in LACV033900, in District Court, Madison County, Iowa, in the principal amount of \$10,879.20 plus interest and court costs.
2. The above-described property is the homestead of Holly K. Young and she hereby respectfully demands that the above named lienholder commence an action to enforce said lien within thirty (30) days from receipt of this Notice, or pursuant to Iowa Code Section 624.23, the lien and all benefits derived from the lien as to the real estate platted as a homestead shall be forfeited.

Dated this 14 day of February, 2015.



Holly K. Young

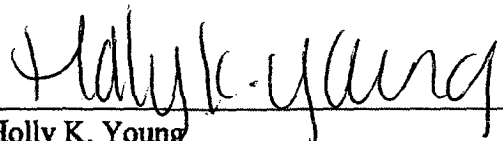
AFFIDAVIT

STATE OF IOWA :
 :SS
COUNTY OF MADISON :

This Affidavit is concerning the following described real estate:

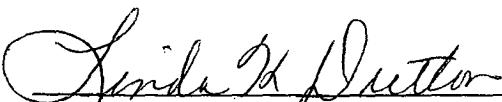
Lot Twenty-five (25) of Kephart's Addition to St. Charles, Plat No. 2, a subdivision in the City of St. Charles, Madison County, Iowa.

The real estate described above is the homestead of Holly K. Young. Judgment liens do not attach to real estate occupied as a homestead pursuant to Chapter 561 of the Iowa Code. Therefore, this judgment would not be a lien against the real estate described herein.



Holly K. Young

Subscribed and sworn to before me by the said Holly K. Young on this 14 day of February, 2015.



Notary Public in and for the State of Iowa

