BK: 2018 PG: 3780

Recorded: 11/20/2018 at 2:25:29.0 PM

Pages 2

County Recording Fee: \$12.00

Iowa E-Filing Fee: \$3.00 Combined Fee: \$15.00

Revenue Tax:

LISA SMITH RECORDER Madison County, Iowa

Prepared by: Michael P. Mallaney, 5015 Grand Ridge Drive, Suite 100, West Des Moines, IA 50265 Ph: 515-223-4567

Send Tax Statements to: Anthony and April Sehman, 1871 Trail Quarry, Winterset, IA 50273.

IN RE; Property locally known as 1871 Trail Quarry, Winterset, IA 50273 legally described as follows:

The Southwest Quarter of the Northeast Quarter (SW ¼ Ne ¼) of Section Twenty-Two (22), Township Seventy-Six (76) North, Range Twenty-Seven (27) West of the 5th P.M., Madison County, Iowa.

TITLE AFFIDAVIT

- I, Michael P. Mallaney, first being duly sworn on oath do depose and state as follows:
 - 1. I am an attorney duly admitted to practice in the state of Iowa including the United States Bankruptcy Court for the Southern District of Iowa.
 - 2. On September 25, 2012 I caused to be filed on behalf of Anthony Sehman, and April Sehman a Voluntary Petition under Chapter 7 of the Bankruptcy Code, in the United States Bankruptcy Court for the Southern District of Iowa Case No. 12-02993.
 - 3. Listed and treated as an unsecured creditor was Capital One.

- 4. On October 29, 2012, a Certificate of Notice was filed by the U.S. Bankruptcy Court for the Southern District of Iowa (Doc 18). Listed as a creditor was Capital One.
- 5. The Certificate of Notice shows service to Capital One (Doc 18, page 1).
- 6. The Debtors Anthony Sehman and April Sehman also duly listed on their Bankruptcy Petition and Schedules the following described real estate and claimed the same as their exempt homestead:

1871 Trail Quarry, Winterset, Iowa 50273

- 7. There was no objection to the claimed exemption within the applicable time period and as a result of the homestead property was deemed exempt without further order of the Court as a matter of law.
- 8. The judgment in SCSC014979 never attached to the homestead of Anthony Sehman and April Sehman as it is and was exempt under the applicable Iowa Law.
- 9. On December 27, 2012, the Court entered an order granting the Debtors a Discharge. The discharge, discharged any obligation to the above referenced creditors of the Debtors.
- 10. It is in my opinion that the judgment referenced in my affidavit did not attach as a lien against the homestead which is occupied by Anthony Sehman and April Sehman.

Dated this 15 day of November, 2018.

Michael P. Mallaney

Subscribed and sworn to (or affirmed) before me on this 15 day of November, 2018.

Notary Public in and for said state

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