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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

When recorded, return to: Robert N. Downer, Meardon, Sueppel & Downer P.L.C., 122 S. Linn Street, Iowa City, IA 52240

AFFIDAVIT EXPLANATORY OF TITLE

STATE OF IOWA)
) SS:
DELAWARE COUNTY)

I, Deborah Knake, being first duly sworn, on oath do depose and state as follows:

1. I am the daughter of Marcheta R. Cooley-Lux, formerly known as Marcheta R. Cooley, and of her first husband, the late Archie W. Cooley, Jr.

2. I am familiar with a real property transaction under which my mother and her present husband, William E. Lux, and the trust under my father's will conveyed to KBK Group, L.L.C. the following described real estate (the "Real Estate") situated in Delaware County, Iowa, to wit:

Lots 7 and 7A, Hartwick Lake Club Northeast Second Division, part of the SW ¼ of Section 19, part of the NW ¼ Section 30, and part of Lot 4 of Hartwick Lake Club North Third Subdivision, all in T.88N, R.4W of the Fifth P.M., Delaware County, Iowa, according to the recorded plat thereof.

Deborah + David
P.O. Box 7
Family IA 52046

3. Prior to the conveyance of the Real Estate to KBK Group, L.L.C., the Real Estate was leased by "Hartwick Lake Club, owned by Marcheta R. Cooley" to the said KBK Group, L.L.C. by virtue of a written lease dated June 27, 2011 and recorded in Book 2011, Page 2062, Records of the Recorder of Delaware County, Iowa, on June 27, 2011.

4. Said lease, on pages 1 and 2 thereof, contains an option to the said KBK Group, L.L.C. to purchase the Real Estate, which purchase, in fact, occurred in 2014 with the Real Estate being conveyed by a Trustee Warranty Deed from the Trustees of the Trust U/W/O Archie W. Cooley, Jr., Deceased, by a Warranty Deed by Marcheta R. Cooley-Lux and her husband, William E. Lux, and by a Quit Claim Deed from Ryan Cooley, unmarried, as the sole heir of my brother, William Tyler Cooley, Deceased, who was one of the beneficiaries under the Last Will and Testament of the said Archie W. Cooley, Jr., Deceased. Under my father's will, the Real Estate was to pass, upon the death of my mother, to my brother William Tyler Cooley, and for this reason a Quit Claim Deed was obtained from Ryan Cooley, the sole heir of William Tyler Cooley.

5. "Hartwick Lake Club" is an assumed name maintained for many years by the said Marcheta R. Cooley-Lux and Archie W. Cooley, Jr. to identify various subdivisions which they had platted in the vicinity of Hartwick Lake, also known as Lake Delhi, in Delaware County, Iowa.

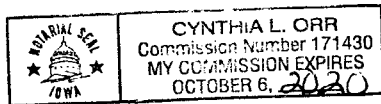
6. I know of my own personal knowledge that Marcheta R. Cooley-Lux and the Trust U/W/O Archie W. Cooley, Jr. have no ownership interest in and to the Real Estate, and have not had any such interest since the execution and delivery of the conveyances hereinabove referred to.

7. This Affidavit is being given pursuant to the provisions of Section 558.8, Code of Iowa (2017).

DATED this 23rd day of January, 2019.

Deborah Knake
DEBORAH KNAKE

Subscribed and sworn to before me by Deborah Knake the day, month, and year above written.



Cynthia L. Orr

Notary Public in and for the State of Iowa