



Document 2012 1501

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Date 5/22/2012 Time 12:36 PM

Rec Amt \$12.00

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

Preparer: Joseph W. Coppola III, Wasker, Dorr, Wimmer & Marcouiller PC 4201 Westown Pkwy; Ste 250; WDM, IA 50266 (41057R1:GLSB)
✓ RETURN to: Same

AFFIDAVIT OF DISCLAIMER

STATE OF NEW JERSEY)

) ss:

COUNTY OF BURLINGTON)

Re: Parcel "G" being a part of Parcel "A", located in the Fractional Northwest Quarter (1/4) of the Northwest Quarter (1/4) of Section Two (2), Township seventy-six (76) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, containing 8.750 acres, as shown in Plat of Survey filed in Book 2001, Page 3163 on July 20, 2001, in the Office of the Recorder of Madison County, Iowa, and amended in Plat of Survey filed in Book 2003, Page 6920 on November 9, 2003, in the Office of the Recorder of Madison County, Iowa.



I, Andrea Kanopka as Assistant Vice President of PHH Mortgage Corporation as Authorized Agent of Charles Schwab Bank, having been first duly sworn, do hereby depose and state as follows:

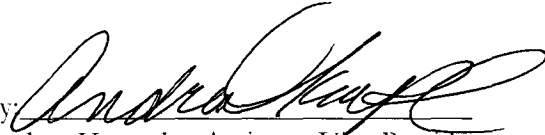
1. That Paul J. Heffron and Kelly L. Heffron, husband and wife, executed a mortgage in favor of Charles Schwab Bank recorded March 24, 2008 in Book 2008 at Page 961;
2. That said mortgage erroneously encumbered the above-described legal description;
3. That I am filing this Affidavit to disclaim any interest Charles Schwab Bank has in the above-described property, which may have been created by, or arising from the erroneous mortgage encumbering the above-described real estate;

I offer this Affidavit to clear potential clouds on the chain of title to the above-described real estate.

2/8

DATED this 14th day of May, 2012.

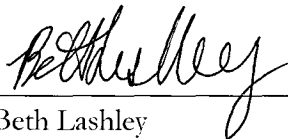
Charles Schwab Bank

By: 

Andrea Kanopka, Assistant Vice President
of PHH Mortgage Corporation as Authorized Agent
of Charles Schwab Bank

SUBSCRIBED AND SWORN to before me this 14th day of May, 2012 by Andrea Kanopka as
Assistant Vice President of PHH Mortgage Corporation as Authorized Agent of Charles Schwab Bank.

BETH LASHLEY
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires 9/26/2016



Beth Lashley
Notary Public of New Jersey
My Commission Expires: September 26, 2016