

BK: 2017 PG: 3909
Recorded: 12/14/2017 at 12:50:31.0 PM
Fee Amount: \$32.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

Loan No.: 2300345526
Investor No.: 893430064

CF1780910

ESTOPPEL, SOLVENCY AND NON-OWNERSHIP AFFIDAVIT

Preparer Information: (Name, address and phone number)

Ruth Ruhl, Esquire, RUTH RUHL, P.C., 12700 Park Central Drive, Suite 850, Dallas, Texas 75251, Phone:
(877) 766-6677

Taxpayer Information: (Name and complete address)

U.S. Bank National Association, 4801 Frederica Street, Owensboro Kentucky 42301

Return Document To: (Name and complete address)

RUTH RUHL, P.C., Recording Department, 12700 Park Central Drive, Suite 850, Dallas, Texas 75251

Grantors:

Michael J. Kelly aka Michael Jon Kelly and Nancy L. Kelly, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common

Grantees:

Federal Home Loan Mortgage Corporation

Legal Description: Exhibit "A"

Parcel ID Number: 820000401010000

Document or instrument number of previously recorded documents: Book N/A, Page N/A,
Instrument No. 2014-2524.

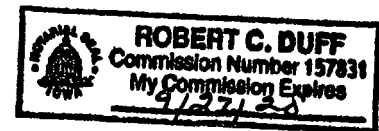
Loan No.: 2300345526
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State of Iowa)
) ss.
County of MADISON)

I/We, Michael J. Kelly aka Michael Jon Kelly and Nancy L. Kelly, husband and wife, as joint tenants with full rights of survivorship and not as tenants in common
being first duly sworn, depose and state the following:

That I/we are the identical persons who made, executed and delivered that certain Deed to Federal Home Loan Mortgage Corporation

dated 31 day of Oct, 2017, conveying the following described property:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.



COMMONLY KNOWN AS: 206 S. 4th Ave, Winterset, Iowa 50273

TAX ID: 820000401010000

That the aforesaid Deed to Federal Home Loan Mortgage Corporation

was an absolute conveyance of the title to said premises to the grantee named therein in effect as well as in form, and was not and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the said grantee; and that the consideration in the aforesaid Deed was and is the full cancellation of all debts, obligations, costs and charges heretofore existing under and by virtue of the terms of a certain mortgage heretofore existing on the property therein and hereinbefore described executed on September 25th, 2014 by Michael Jon Kelly and Nancy L. Kelly, husband and wife

, as Mortgagors,
to U.S. Bank N.A.

, as Mortgagee,
filed on October 7th, 2014 in Book N/A, Page N/A, Instrument No. 2014-2524,
of the records of the Recorder of Madison County, Iowa, to secure the payment of a certain promissory note dated September 25th, 2014, executed by Michael Jon Kelly and Nancy L. Kelly, husband and wife,
to the order of U.S. Bank N.A.

which note and mortgage is assigned simultaneously herewith to Federal Home Loan Mortgage Corporation

That the aforesaid Deed and conveyance to Federal Home Loan Mortgage Corporation

was made by these Affiants as the result of their request that the grantee accepts such Deed, and was their free and voluntary act; that at the time of making said Deed, these Affiants felt and still feel that the mortgage indebtedness above mentioned represented the fair value of the property so deeded; that the said Deed was not given as a preference against any other creditors of the grantors; that at the time the said Deed was given, there was no person, firm or corporation, other than the grantee therein named, interested, either directly or indirectly, in said premises;

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Investor No.: 893430064

that we have no other creditors whose rights would be prejudiced by such conveyance, and that we are not obligated upon any bond or other mortgage or deed of trust whereby any lien or encumbrance has been created or exists against the premises described in said Deed, except one certain mortgage which is dated September 25th, 2014, and recorded October 7th, 2014, in Book N/A, Page N/A, Instrument No. 2014-2524, of the records of the Madison County Recorder; and that we, in offering to execute the aforesaid Deed to the grantee therein, and in executing the same, were not acting under any duress, undue influence, misapprehension or misrepresentation by the gratee in said Deed, or the agent or any other representative of the grantee in said Deed, and that it was our intention as grantors in said Deed, to convey, and by said Deed we did convey, to the grantee therein all our right, title and interest absolutely in and to the premises described in said Deed.

That grantors do hereby assign to the grantee all hazard insurance policies now in effect on the above described property and all escrow deposits for the payment of taxes, insurance and other loan purposes (if any) presently held by U.S. Bank National Association

and/or its servicer, and grantors further assign to the grantee the right to receive payment of any claim payable under the terms of any said insurance policies, including any premium refund now or hereinafter payable.

This affidavit is made for the protection and benefit of the aforesaid grantee in said Deed, its successors and assigns, and all other parties hereafter dealing with, or who may acquire an interest in, the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

Dated this 31ST day of October 2017.

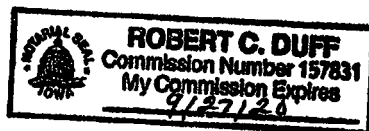
Michael J. Kelly aka Michael Jon Kelly Nancy L. Kelly
Michael J. Kelly aka Michael Jon Kelly Nancy L. Kelly

ACKNOWLEDGMENT

State of IOWA §
County of Madison §

The foregoing instrument was acknowledged before me Oct 31 2017 [date],
by Michael J. Kelly aka Michael Jon Kelly and Nancy L. Kelly

(Seal)



Robert C Duff
Notary Signature
ROBERT C DUFF
Printed Name
Notary Public, State of IOWA
My Commission Expires: 9/27/20

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Investor No.: 893430064

EXHIBIT "A"

Lot 1, Lot 2 and the East Half of Lot 3, in Block 1 of Tidrick and Ward's Addition to the City of Winterset, Madison County, Iowa.

EXHIBIT "A"

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Investor No.: 893430064

CONDITIONAL DELIVERY OF DEED
(to be attached to the Estoppel, Solvency and Non-Ownership Affidavit)

It is understood and agreed by Grantor that the Deed to Federal Home Loan Mortgage Corporation

("Grantee"), mentioned in the Estoppel, Solvency and Non-Ownership Affidavit delivered together herewith, is intended to convey a marketable title free and clear of all liens or encumbrances, that the Grantee intends to have the title to and condition of said premises examined before finally accepting said Deed; and, that the Grantee, in its sole discretion, reserves the right to reject said Deed, and to have the holder of the Note and the Mortgage/Deed of Trust/Security Deed proceed with foreclosure and assert all of the rights of the holder under the Note and Mortgage/Deed of Trust/Security Deed described in the first paragraph of said Estoppel, Solvency and Non-Ownership Affidavit.

Signed this 31ST day of October 2017.

Michael J. Kelly aka Michael Jon Kelly -Grantor Nancy L. Kelly -Grantor

_____-Grantor _____-Grantor

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