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RECORDED
SIOUX COUNTY IOWA

2010 MAY 12 PM 2:08

FILE 2010 CARD 2403

Arita K. VanBruggen
A. VAN BRUGGEN RECORDER

Prepared by and Return to Brian Richter, Peoples Bank, PO Box 158, Rock Valley, IA 51247 PH (712) 476-2746

RELEASE OF DOWER AND HOMESTEAD

In consideration of one dollar and other valuable consideration, Helen Kooima, wife of John C Kooima, do hereby relinquish all right of dower, homestead, statutory, and distributive share and waive all rights of exemption as to any of the property covered by all mortgages executed by John C Kooima to Peoples Bank, Rock Valley, Iowa, including the following described real estate in Sioux County, IA:

The North 416 feet of the South 624.75 feet of that part of the SW1/4 of Section 22, Township 97 North, Range 46 West of the 5th P.M., lying North of the North Line of U.S. Highway No. 18, **EXCEPT** the East 75 feet thereof; **EXCEPT** the North 150 feet of the South 358.75 feet of the West 630 feet thereof; **AND EXCEPT** the North 50 feet of the West 250 feet of the South 408.75 feet thereof; subject to public highway.

AND

The East 75 feet of the South 624.75 feet of that part of the S1/2 SW1/4 of Section 22, Township 97 North, Range 46 West of the 5th P.M., lying North of the North line of U.S. Highway 18,

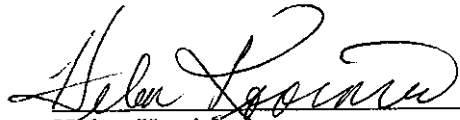
AND

The S1/2 SW1/4 of Section 22, Township 97 North, Range 46 West of the 5th P.M., lying North of the North line of U.S. Highway 18; **EXCEPT** the North 352 feet of the West 568 feet thereof; **AND EXCEPT** the South 624.75 feet of that part of the SW1/4 lying North of the North line of U.S. Highway No. 18; **AND EXCEPT** a tract described as commencing at the Southwest Corner of Section 22, Township 97 North, Range 46 West of the 5th P.M.; thence North on the Section Line 672.8 feet to the point of beginning; thence South 89 Degree 54' East 737.85 feet; thence North 295.2 feet; thence West 737.85 feet; thence South 295.2 feet to the point of beginning, subject to public highway...

Helen Kooima hereby consents to any and all mortgages by and between John C Kooima and Peoples Bank, Rock Valley, Iowa encumbering the above described premises as security for all obligations now existing or hereafter arising, whether direct or indirect, contingent or absolute and whether as maker or surety, including but not limited to future advances and amounts advanced and expenses incurred by Peoples Bank, Rock Valley, Iowa, under the mortgages executed by John C Kooima.

This Agreement contained herein all shall be binding upon and inure to the benefit of the respective legal representatives, successors and assigned of the parties.

Date: May 4, 2010


Helen Kooima

On this 4th day of May, 2010, before me the undersigned, a Notary Public, personally appeared Helen Kooima, wife of John C Kooima, to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that the executed the same as their voluntary act and deed.



Notary Public, Sioux County, Iowa

