CONTRACT FOR PURCHASE OF CABIN

IT IS AGREED THIS 1st DAY OF Sept., 1995, by and between James Stuckenschneider and Patricia Stuckenschneider, husband and wife, 117-16th Avenue SW, Cedar Rapids, Linn County, Iowa, Sellers; and Rick Ridgley and Jeanette A. Ridgley, husband and wife, 1819 East Ridgeway Avenue, Waterloo, Black Hawk County, Iowa, Buyers, as follows:

1. Sellers agree to sell and Buyers agree to buy a twenty foot (20') X forty foot (40') frame cottage located on land owned by Randy Kreutner, Rural Route, Delhi, Iowa 52223, on the following real estate located in Delaware County, Iowa, to-wit:

> Existing lot now rented and maintained by the tenant including river frontage presently in use by tenant as described on State of Iowa Dock Permit for 1979; land described as; A parcel in the Maples that is a part of the SE¼ NW¼, SW¼ NE¼, and NW¼ SE¼, all in Section 23, Township 88 North, Range 5 West of the 5th P.M., in Delaware County, Iowa; more particularly described as follows; Commencing at the most westerly point thence Northeasterly 130 feet thence Southeasterly along the East side of Tenants premises for a distance of 80 feet thence Southeasterly in a straight line to include 1st most mature Oak tree or its remains, thence Southwesterly 70 feet thence Northeasterly 50 feet to the point beginning

2. Buyers agree to pay to Sellers the sum of Twenty Nine Thousand and 00/100 Dollars ($29,000.00) as follows: downpayment of Ten Thousand and 00/100 Dollars ($10,000.00) (including earnest money payment of $500.00) to be paid at time of closing; the balance of the purchase price Nineteen Thousand and 00/100 Dollars ($19,000.00) shall draw interest at the rate of nine percent (9%) per annum and shall be payable as follows: $159.45, including interest, on or before the 1st day of October, 1995, and $159.45, including interest, on or before the 1st day of each and every month thereafter, until the 15th day of August, 2000, at which time the remaining unpaid principal balance, plus accrued interest, shall be due and payable in full, constituting a balloon payment. Said monthly payments of $159.45 shall be applied first to the interest then unpaid and next upon the balance of principal. Buyer shall have the right to prepay any portion of the unpaid principal balance at any time without the consent of Sellers. These prepayments must be a minimum of $1,000.00 per payment. Value of personal property to be Two Thousand and 00/100 Dollars ($2,000.00).

Aff. Affidavit For Exhibits See Book 2000 Page 2644 9-1-00

3. Buyers shall provide to Sellers a Security Agreement-General Form, a copy of which is attached hereto and identified as Exhibit "A" to secure this transaction; Buyers shall sign for Sellers a UCC-1 Long Form for purposes of securing this transaction by the filing of same

FILE No. 156-787
RECORDING FEE $ 56.00
TRANSFER FEE $
FILED FOR RECORD THE 11 DAY OF September, 1995 AT 1:55 O'CLOCK P M. BOOK 135 PAGE 198
STATE OF IOWA, DELAWARE COUNTY
Deborah L. Peyton, Recorder
LD

with the Delaware County Recorder for a fixture to be located on real estate in Delaware County, Iowa, in the form as shown by attached Exhibit "B".

4. Buyers acknowledge receipt of Residential Property Seller Disclosure Statement; attached hereto and identified as Exhibit "C" is copy of said Residential Property Seller Disclosure Statement and same is incorporated herein by this reference.

5. The sale of this cabin shall also include the following, to-wit: stove, 2 refrigerators, picnic table, table in screened porch, T.V., stand, 2 chairs, 2 outbuildings, 1 shorelander lift station, 1 old lift station, air conditioner, 2 fans, charcoal grill, wall hangings, pots and pans, bed, trundle bed, kitchen table and chairs, couch, easy chair, 1 lamp, 1 end table, and other miscellaneous furniture. These personal property items are sold "as is" and "with all faults" and all warranties are excluded and there is no implied warranty concerning fitness for a particular purpose, merchantability-usage of trade or expressed warranties. There are no warranties which extend beyond the description on the face hereof.

6. Sellers shall provide possession to Buyers on or before September 1, 1995.

7. Buyers shall be solely responsible to negotiate and obtain from Randy Kreutner a Lease on the real estate upon which the cabin is located; Buyer acknowledges that Sellers have made no representations to Buyers in regards to the terms of the Lease, the duration of same, or availability of same.

8. This Contract supersedes all previous written offers of Buyers and Sellers to buy the above-described property.

9. Buyers shall take good care of this property; shall keep the buildings and other improvements now or hereafter placed on said premises in good and reasonable repair and shall not injure, destroy or remove the same during the life of this Contract. Buyers shall not make any material alteration in said premises without the written consent of the Sellers. Buyers shall not use or permit said premises to be used for any illegal purpose.

10. If Buyers fail to pay taxes, special assessments and insurance and effect necessary repairs, as above agreed, Sellers may, but need not, pay such taxes, special assessments, insurance and make necessary repairs, and all sums so advanced shall be due and payable on demand or such sums

so advanced, may, at the election of Sellers, be added to the principal amount due hereunder and so secured.

11. Time is of the essence in this Agreement. Failure to promptly assert rights of Sellers herein shall not, however, be a waiver of such rights or a waiver of any existing or subsequent default.

12. In case of any action, or in any proceedings in any Court to collect any sums payable or secured hereunder, or to protect the lien or title herein of Sellers, or in any other case permitted by law in which attorney fees may be collected from Buyers, or imposed upon them, or upon the above-described property, Buyers agree to pay reasonable attorney fees. This Contract shall not be assigned by Buyers without the express written permission of Sellers.

13. If the Buyers fail to make any payment within ten (10) days time of the due date as required by this Agreement, Buyers shall be in default and Sellers may proceed to enforce their rights by notice and otherwise as provided by law. Sellers may, at their option, orally and in writing accelerate the maturity of the unpaid balance of this obligation and proceed the remedy set forth herein.

14. Upon default, Sellers shall have all rights and remedies of a secured party under the Uniform Commercial Code of Iowa and under any other applicable laws. Any requirement of reasonable notice by either party to the other to any guarantors or securities of Buyers shall be met if such notice is mailed, postage prepaid, to the address of the parties shown on the first page of this Agreement. The rights and remedies herein conferred upon the secured party shall be cumulative and not alternative and shall be in addition to and not in substitution of or in derogation of, rights and remedies conferred by the Uniform Commercial Code of Iowa, and other applicable law.

15. This Agreement shall be deemed to have been made in the State of Iowa and shall be construed according to the laws of said State. If any provision of this Agreement shall for any reason be held to be invalid or unenforcible, such invalidity of unenforcibility shall not affect any other provision hereof, but this Agreement shall be construed as if such invalid or unenforceable provision had never been contained herein.

16. Buyers are required to pay all taxes during Contract period.

17. Sellers shall, upon full and complete performance of this Contract by Buyers, deliver to Buyers a Bill of Sale conveying the property described herein.

SELLERS:

James F. Stuckenschneider
James Stuckenschneider

Patricia Stuckenschneider
Patricia Stuckenschneider

FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER

STATE OF IOWA, COUNTY OF Delaware, ss:

On this 1 day of September, A.D. 19 95, before me, the undersigned, a Notary Public in and for said state, personally appeared James Stuckenschneider and Patricia Stuckenschneider, husband and wife, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Richard Gene Stender

RICHARD GENE STENDER
MY COMMISSION EXPIRES
6-7-99

, Notary Public in and for said state.

THE IOWA STATE BAR ASSOCIATION
Official Form No. 173
Revised April, 1992
This Printing April, 1992

(Section 558.39, Code of Iowa)

Acknowledgment: For use in case of natural persons acting in their own right

BUYERS:

Rick Ridgley

Rick Ridgley

Jeanette A. Ridgley

Jeanette A. Ridgley

FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER

STATE OF IOWA, COUNTY OF Delaware, ss:

On this 1 day of September, A.D. 19 95, before me, the undersigned, a Notary Public in and for said state, personally appeared Rick Ridgley and Jeanette A. Ridgley, husband and wife, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Richard Gene Stender

RICHARD GENE STENDER
MY COMMISSION EXPIRES
6-7-96

, Notary Public in and for said state.

THE IOWA STATE BAR ASSOCIATION
Official Form No. 173
Revised April, 1992
This Printing April, 1992

(Section 558.39, Code of Iowa)

Acknowledgment: For use in case of natural persons acting in their own right

EXHIBIT "A"

IOWA STATE BAR ASSOCIATION
Official Form No. 171 (Trade-Mark Registered, State of Iowa, 1985)

FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER

CAVEAT: DO NOT USE THIS FORM IF THIS TRANSACTION IS A CONSUMER CREDIT TRANSACTION

SECURITY AGREEMENT — GENERAL FORM

1. **GRANT OF SECURITY INTEREST.** For value received, as security for the Obligations (as defined below) the undersigned Debtor hereby grants to James Stuckenschneider and Patricia Stuckenschneider, husband & wife ("Secured Party") a security interest in the property described in the paragraphs checked below:

- ☐ All of Debtor's inventory now owned or hereafter acquired;
- ☐ All of Debtor's accounts, now existing or hereafter arising, together with all interest of Debtor in any goods, the sale or lease of which give rise to any of Debtor's accounts, and all chattel paper documents and instruments relating to accounts;
- ☐ All of Debtor's general intangibles, now owned or hereafter acquired;
- ☐ All of Debtor's equipment now owned or hereafter acquired;
- ☐ All of Debtor's farm products now owned or hereafter acquired;
- ☐ All of Debtor's fixtures on the real estate described in Paragraph 3 below;
- ☒ Property described as 20 foot X 40 foot framed cottage located on land owned by Randy Kreutner, Rural Route, Delhi, Delaware County, Iowa

together with the proceeds, products, increase, issue, accessions attachments, accessories, parts, additions, repairs, replacements and substitutes of, to, and for all of the foregoing. Debtor will promptly deliver to Secured Party, duly endorsed when necessary, all such chattel paper, documents and instruments and related guaranties, now on hand or hereafter received.

All such property in which a security interest is granted is herein called the "Collateral."

2. **OBLIGATIONS.** The aforesaid security interests secure payment of the following liabilities (the "Obligations"): Contract for Purchase of Cabin

together with all other obligations of Debtor to Secured Party now existing or hereafter arising, whether direct or indirect, contingent or absolute and whether as maker or surety and including, but not limited to, future advances and amounts advanced and expenses and attorneys' fees incurred pursuant to this Security Agreement.

3. **REAL ESTATE.** Any collateral attached to, or grown upon, land (such as fixtures, crops, timber or minerals) will be grown upon or attached to the following described real estate: See attached Exhibit "A"

and the name of the record owner of such real estate (if other than Debtor) is: Randy Kreutner

4. **COPY — FILING.** A carbon, photocopy or other reproduction of this Security Agreement may be filed as a financing statement. IF FOR FIXTURES, TIMBER OR MINERALS, SUCH A FILING SHALL BE FILED FOR RECORDING IN THE REAL ESTATE RECORDS.

5. **DEBTORS.** Each of the undersigned, if more than one, execute this Security Agreement as his, her, its, their joint and several obligation and it shall be binding upon and fully enforceable against either or both, or any or all of them, and reference herein to "Debtor" shall in such case be deemed to be plural, provided however that nothing contained herein shall extend personal liability under any of the Obligations as to which such Debtor is not otherwise liable.

6. **COLLATERAL.** Debtor represents, warrants and agrees:

a. All Collateral is bona fide and genuine and Debtor is authorized to grant a Security Interest in the Collateral, free and clear of all liens and encumbrances, except the security interest created hereby and except

b. Debtor's principal place of operation is the address shown herein, and Debtor shall promptly give Secured Party written notice of any change thereof, unless prior written consent of Secured Party is obtained. All Collateral and all of the Debtor's business records are now kept, and shall continue to be kept, at such address, or if not, at

THIS AGREEMENT SPECIFICALLY INCLUDES ALL OF THE ADDITIONAL PROVISIONS SET FORTH BELOW AND ON THE REVERSE SIDE HEREOF. DEBTOR ACKNOWLEDGES RECEIPT OF A FULLY COMPLETED COPY OF THIS SECURITY AGREEMENT.

DATED: 9-1, 19 95

Rick Ridgley (Debtor)

Jeanette A. Ridgley (Debtor)

1819 East Ridgeway Avenue
Number and Street

Waterloo, Iowa 50702
City

Blackhawk County, Iowa
County State

ADDRESS OF SECURED PARTY (FROM WHICH INFORMATION CONCERNING THE SECURITY INTEREST MAY BE OBTAINED)

117-16th Avenue SW
Number and Street

Cedar Rapids, Iowa 52404
City

Linn County, Iowa
County State

1. **REPRESENTATIONS AND AGREEMENTS.** Debtor represents and agrees that:

a. If a corporation or other business entity, Debtor is duly organized, existing, and is qualified and in good standing in all states in which it is doing business, and the execution, delivery and performance of this Security Agreement are within Debtor's powers, have been duly authorized, and are not in contravention of law or the terms of Debtor's charter, bylaws, if any, or any indenture, agreement, or undertaking to which Debtor is a party, or by which it is bound. If an individual, Debtor is of legal age. Debtor will not change his, her or its name, or identity unless written notice is given in advance to Secured Party.

b. Debtor shall maintain insurance upon the Collateral which is tangible property against all customarily insured risks for the full insurable value thereof (and furnish Secured Party with duplicate policies if Secured Party so requests), loss to be payable to Debtor and Secured Party as their respective interests may appear. In the event of any loss or damage to any Collateral, Debtor will give Secured Party written notice thereof forthwith, promptly file proof of loss with the appropriate insurer and take all other steps necessary or appropriate to collect such insurance. If Secured Party so elects, Secured Party shall have full authority to collect all such insurance and to apply any amount collected to amounts owed hereunder, whether or not matured. Secured Party shall have no liability for any loss which may occur by reason of the omission or the lack of coverage of any such insurance.

c. Debtor shall at all times maintain Collateral which is tangible property in good condition and repair, defend at Debtor's expense all Collateral from all adverse claims and shall not use any of the Collateral for any illegal purpose.

d. Debtor shall (i) keep such books and records pertaining to the Collateral and to Debtor's business operations as shall be satisfactory to Secured Party; (ii) permit representatives of Secured Party at any time to inspect the Collateral and inspect and make abstracts from Debtor's books and records; and (iii) furnish to Secured Party such information and reports regarding the Collateral and Debtor's business operations and its financial status, as Secured Party may from time to time reasonably require. SECURED PARTY IS HEREBY AUTHORIZED TO REQUEST CONFIRMATION OF SUCH INFORMATION OR ADDITIONAL INFORMATION OF ANY KIND WHATSOEVER DIRECTLY FROM ANY THIRD PARTY HAVING DEALINGS WITH DEBTOR. SECURED PARTY IS FURTHER IRREVOCABLY AUTHORIZED TO ENTER DEBTOR'S PREMISES TO INSPECT THE COLLATERAL.

e. Debtor shall give such notice in writing (including but not limited to notice of assignment or notice to pay Secured Party directly) as Secured Party may require at any time to any or all account debtors, with respect to accounts which are Collateral, and, if Secured Party shall so request, deliver to Secured Party copies of any and all such notices.

EXHIBIT "A"

f. Debtor shall promptly transmit to Secured Party all information that it may have or receive with respect to Collateral or with respect to any account debtor which might in any way affect the value of the Collateral or Secured Party's rights or remedies with respect thereto.

g. Unless in default under this Agreement, Debtor may sell inventory in the ordinary course of business and consume any raw materials or supplies, the use and consumption of which are necessary to carry on Debtor's business. Debtor shall not otherwise consume, assign or transfer any Collateral without prior written consent of Secured Party. The provision of this Agreement granting a security interest in proceeds shall not be construed to mean that Secured Party consents to any sale or disposition of any Collateral.

h. Debtor shall pay when due all taxes, assessments, and any other governmental levy which is, or may be, levied against any Collateral, and shall otherwise maintain the Collateral free of all liens, charges, and encumbrances (except liens set forth herein and the Security Interest created hereby).

i. Debtor shall not store any Collateral with any warehouseman without Secured Party's consent.

j. Debtor shall promptly, unless Secured Party shall waive such requirement in writing, deliver to Secured Party all certificates of title, if any, (or any other documents evidencing title) to all Collateral with such proper notations, assignments or endorsements as may be necessary or appropriate to create, preserve or perfect Secured Party's security interest in the Collateral.

k. Debtor shall, at its cost and expense, execute, deliver, file or record (in such manner and form as Secured Party may require) any assignment, financing statement or other paper that may be necessary or desirable, or that Secured Party may request, in order to create, preserve or perfect any security interest granted hereby or to enable Secured Party to exercise and enforce its rights hereunder or under any Collateral. Secured Party is further granted the power, coupled with an interest, to sign on behalf of Debtor as attorney-in-fact and to file one or more financing statements under the Uniform Commercial Code naming Debtor as debtor and Secured Party as secured party and describing the Collateral herein specified.

2. EXPENSES. Debtor upon demand shall pay to Secured Party forthwith the amounts of all expenses, including reasonable attorneys' fees and legal expenses, incurred by Secured Party in seeking to collect any sums secured hereunder or to enforce any rights in the Collateral. Such amounts shall be secured hereby, and if not paid on demand shall bear interest at the highest rate payable on any of the Obligations.

3. COLLECTION AUTHORITY ON ACCOUNTS. Debtor hereby irrevocably appoints Secured Party its true and lawful attorney, with full power of substitution, in Secured Party's name, Debtor's name or otherwise, for Secured Party's sole use and benefit, but at Debtor's cost and expense, to exercise, if Secured Party shall elect after an event of default has occurred (whether or not Secured Party then elects to exercise any other of its rights arising upon default) all or any of the following powers with respect to all or any Accounts which are Collateral:

a. To execute on Debtor's behalf assignments of any or all Accounts which are Collateral to Secured Party, and to notify account debtors thereunder to make payments directly to Secured Party;

b. To demand, sue for, collect, receive and give acquittance for any and all moneys due or to become due upon or by virtue thereof;

c. To receive, take, endorse, assign and deliver any and all checks, notes, drafts, documents and other negotiable and non-negotiable instruments and chattel paper taken or received by Secured Party in connection therewith;

d. To settle, compromise, compound, prosecute or defend any action or proceeding with respect thereto;

e. To sell, transfer, assign or otherwise deal in or with the same or the proceeds thereof or the relative goods, as fully and effectually as if Secured Party were the absolute owner thereof; and

f. To extend the time of payment of any or all thereof and to make any allowance and other adjustments with reference thereto.

Any funds collected pursuant to such powers shall be applied to the payment of the Obligations. The exercise by Secured Party of, or failure to so exercise, any of the foregoing authority, shall in no manner affect Debtor's liability to Secured Party on any of the Obligations. Secured Party shall be under no obligation or duty to exercise any of the powers hereby conferred upon it and it shall be without liability for any act or failure to act in connection with the collection of or the preservation of any rights under any such accounts. Secured Party shall not be bound to take any steps necessary to preserve rights in any instrument or chattel paper against prior parties.

4. SET OFF. In the event of default hereunder, Secured Party, at its option at any time, and without notice to Debtor, may apply against the Obligations any property of Debtor held by Secured Party. As additional security for payment of the Obligations, Debtor hereby grants to Secured Party a security interest in any funds or property of Debtor now or hereafter in possession of Secured Party and with respect thereto Secured Party will have all rights and remedies herein specified.

5. WAIVER. Debtor waives protest, notice of dishonor, and presentment of all commercial paper at any time held by Secured Party on which Debtor is in any way liable, notice of non-payment at maturity of any account or chattel paper, and notice of any action taken by Secured Party except where notice is expressly required by this Agreement or cannot by law be waived.

6. DEFAULT. Debtor will be in default upon the occurrence of any of the following events: (a) failure to make the payment, when due and payable, of any of the Obligations; (b) failure of the performance of any obligation or covenant contained or referred to herein; (c) any warranty, representation or statement made or furnished to Secured Party by or on behalf of Debtor proves to have been false in any material respect when made or furnished; (d) any event which results in the acceleration of the maturity of the indebtedness of Debtor or any guarantor or co-maker of any of the Obligations to others under any indenture, agreement or undertaking; (e) loss, theft, damage, destruction or encumbrance to, or of, the Collateral or the making of any levy, seizure of attachment thereof or thereon; (f) death of, dissolution of, termination of existence of, insolvency of, business failure of, appointment of a receiver of any part of the property of, assignment for the benefit of creditors by, or the commencement of any proceeding under any bankruptcy or insolvency law by or against, Debtor or any guarantor or co-maker of any of the Obligations; (g) the occurrence or nonoccurrence of any event or events which causes the Secured Party, in good faith, to deem itself insecure for any reason whatsoever.

In any such event Secured Party may at its option declare any or all of the Obligations to be due and payable and such sums shall then be due and payable immediately, without notice or demand.

7. RIGHTS AND REMEDIES ON DEFAULT. After the occurrence of any event of default, Secured Party may exercise at any time and from time to time any rights and remedies available to it under applicable law, including but not limited to the right to sell, lease of otherwise dispose of the Collateral, and the right to take possession of the Collateral. FOR THAT PURPOSE SECURED PARTY MAY ENTER UPON ANY PREMISES ON WHICH THE COLLATERAL OR ANY PART THEREOF MAY BE SITUATED AND REMOVE IT. Secured Party may require Debtor to assemble the Collateral and make it available at a place to be designated by Secured Party which is reasonably convenient to both parties. If at the time of repossession any of the Collateral contains other personal property not included in the Collateral, Secured Party may take such personal property into custody and store it at the risk and expense of Debtor. Debtor agrees to notify Secured Party within forty-eight (48) _____ hours after repossession of the Collateral of any such other personal property claimed, and failure to do so will release Secured Party and its representatives from any liability for loss or damage thereto. Any notice of intended disposition of any of the Collateral required by law shall be deemed reasonable if such notice is given at least ten (10) _____ days before the time of such disposition. Any proceeds of any disposition by Secured Party of any of the Collateral may be applied by it to the payment of expenses in connection with the Collateral, including but not limited to repossession expenses and reasonable attorneys' fees and legal expenses, and any balance of such proceeds shall be then applied against the Obligations and other amounts secured hereby in such order of application as Secured Party may elect.

8. GENERAL

a. Secured Party may, at its option, pay any tax, assessment, or other Governmental levy, or insurance premium or any other expense or charge relating to Collateral which is payable by Debtor (and not timely paid by it), and further may pay any filing or recording fees. Any amount or amounts so paid, with interest thereon at the highest rate payable on any of the Obligations (from the date of payment until repaid) shall be secured hereby and shall be payable upon demand.

b. Secured Party shall not be deemed to have waived any of its rights hereunder or under any other agreement, instrument or paper signed by Debtor unless such waiver be in writing and signed by Secured Party. No delay or omission on the part of Secured Party in exercising any right shall operate as a waiver of such right or any other right. A waiver on any one occasion shall not be construed as a bar to, or waiver of, any right or remedy on any future occasion.

c. Any notice, if mailed, shall be deemed given when mailed postage prepaid, addressed to Debtor at its address shown above, or at any other address of Debtor appearing on Secured Parties' records.

d. Covenants, representations, warranties and agreements herein set forth shall be binding upon Debtor, its legal representatives, successors and assigns. This Agreement may be assigned by Secured Party and all rights and privileges of Secured Party under this Agreement shall then inure to the benefit of its successors and assigns. (Note: Perfection requires a filing of notice of assignment.)

e. If any provision of this Agreement shall be for any reason held to be invalid or unenforceable, such invalidity or unenforceability shall not effect any other provision hereof, but this Agreement shall be construed as if such invalid or unenforceable provision had never been contained herein.

f. If Debtor is a guarantor, endorser, co-maker, or an accommodation party with respect to the Obligations, Debtor hereby waives the benefit of any and all defenses and claims of damage which are dependent upon Debtor's character as a party other than the maker. Each party to any of the Obligations hereby consents to and waives notice of (1) any and all extensions (whether or not for longer than the original period) granted as to the time of payment of any or all of the Obligations, and (2) any renewal of any or all of the Obligations.

g. This Agreement and all rights and duties hereunder, including but not limited to all matters of construction, validity, and performance, shall be governed by the law of Iowa.

h. Unless otherwise defined or the context otherwise requires, all terms used herein which are defined in the Iowa Uniform Commercial Code shall have the meanings therein stated. The rights and remedies herein conferred upon Secured Party shall be in addition to, and not in substitution or in derogation of, rights and remedies conferred by the Iowa Uniform Commercial Code and other applicable law.

i. All words and phrases used herein shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, as the context may require.

j. Captions are inserted for convenience only and shall not be taken as altering the text.

EXHIBIT "A"

Existing lot now rented and maintained by the tenant including river frontage presently in use by tenant as described on State of Iowa Dock Permit for 1979; land described as; A parcel in the Maples that is a part of the SE¼, NW¼, SW¼, NE¼, and NW¼, SE¼, all in Section 23, Township 88 North, Range 5 West of the 5th P.M., in Delaware County, Iowa; more particularly described as follows; Commencing at the most westerly point thence Northeasterly 130 feet thence Southeasterly along the East side of Tenants premises for a distance of 80 feet thence Southeasterly in a straight line to include 1st most mature Oak tree or its remains, thence Southwesterly 70 feet thence Northeasterly 50 feet to the point beginning

EXHIBIT "A"

FIDLAR & CHAMBERS CO., DAVENPORT, IOWA

EXHIBIT "B"

UCC-1 (Long Form)

STATE OF IOWA UNIFORM COMMERCIAL CODE — FINANCING STATEMENT — FORM UCC-1 (rev. 7-1-88)

Use only for County consumer goods filings and ALL State filings.

INSTRUCTIONS

1. Please type this form.
2. Remove pages 4 and 5 (Debtor and Secured Party copies) and send the first 3 pages with interleaved carbon paper to filing officer with $5.00 filing fee. If the space provided for any item(s) is inadequate, the item(s) should be continued on additional sheets. Use of additional sheets or a non-standard form requires an additional fee of $1.00. At the time of original filing, the filing office will return the third copy as evidence of filing. The Secured Party may use the third copy as a termination statement by dating and signing the termination section at the bottom of the form. No fee is required for filing a termination statement.
3. If the security agreement is filed as a financing statement, include a completed set of 3 pages of this form which need not be signed, and an additional fee of $1.00.
4. If the property is crops, (crops are filed only with the Secretary of State), the description of the real estate must reasonably identify what is described (UCC 9-110).

This FINANCING STATEMENT is presented to the FILING OFFICER for filing pursuant to the Uniform Commercial Code:

1 Debtor(s) (Last Name First) and address(es)	2 Secured Party(ies) and address(es)	3 For Filing Officer (Date, Time, Number, and Filing Office)
Ridgley, Rick Ridgley, Jeanette A. 1819 East Ridgeway Avenue Waterloo, Iowa 50702	Stuckenschneider, James Stuckenschneider, Patricia 117-16th Avenue SW Cedar Rapids, Iowa 52404	
4 This financing statement covers the following types (or items) of property: 20 foot X 40 foot framed cottage located on land owned by Randy Kreutner, Rural Route, Delhi, Delaware County, Iowa		5 Name and address of Assignee

6 Describe real estate (See instruction #4) Existing lot now rented and maintained by the tenant including river frontage presently in use by tenant as described on State of Iowa Dock Permit for 1979; land described as; A parcel in the Maples that is a part of the SE¼, NW¼, SW¼, NE¼, and NW¼, SE¼, all in Section 23, Township 88 North, Range 5 West of the 5th P.M., in Delaware County, Iowa; more particularly described as follows; Commencing at the most westerly point thence Northeasterly 130 feet thence Southeasterly along the East side of Tenants premises for a distance of 80 feet thence Southeasterly in a straight line to include 1st most mature Oak tree or its remains, thence Southwesterly 70 feet thence Northeasterly 50 feet to the point of beginning

James L. Stuckenschneider
Signature of Secured Party

Patricia A. Stuckenschneider

James Stuckenschneider/Patricia Stuckenschneider
Type or Print all names (Code of Iowa 335.2)

(Secured party or other appropriate signature may be substituted for debtor(s) signature only in cases covered by UCC 9-402(2), 9-408 and must be identified as such when used.)

8 ☐ Products of Collateral are Covered. ☐ Debtor is a transmitting utility as defined in UCC 9 105(1)

Rick Ridgley
Signature of Debtor

Jeanette A. Ridgley
Signature of Debtor

Rick Ridgley/Jeanette A. Ridgley
Type or Print all names (Code of Iowa 335.2)

EXHIBIT "B"

1. White—Filing officer copy—alphabetical

BOOK 135, PAGE 198

Form Approved (7-1-88) By: Secretary of State

EXHIBIT "C"

RESIDENTIAL PROPERTY SELLER DISCLOSURE STATEMENT

EQUAL HOUSING OPPORTUNITY

Property Address RR Maples Resort Seller Jim Stucker Schneider

This statement is not a warranty of any kind by the Seller or by any Agent representing any party in this transaction and is not a substitute for any inspections or warranties the purchaser may wish to obtain.

PURPOSE: Use this statement to disclose information as required by Iowa Code Supplement chapter 558A. This law requires certain sellers of residential property that includes at least one and no more than four dwelling units to disclose information about the property to be sold. The following disclosures are made by the seller(s) and not by any agent acting on behalf of the seller(s).

INSTRUCTIONS TO SELLER(S)

1. Seller(s) must complete this statement. Respond to all questions, or attach reports allowed by Iowa Code Supplement section 558a.4(2);
2. Disclose all known conditions materially affecting this property;
3. If an item does not apply to this property, indicate it is not applicable (N/A);
4. Please provide information in good faith and make a reasonable effort to ascertain the required information. If the required information is unknown or is unavailable following a reasonable effort, use an approximation of the information, or indicate that the information is unknown (UKN). All approximations must be identified as approximations (AP);
5. Additional pages may be attached as needed.

Appliances/Systems/Services:

	Check Items That Stay	Any Known Problems Yes/No/NA		Check Items That Stay	Any Known Problems Yes/No/NA		Any Known Problems Yes/No/NA
Range/Oven—Gas	✓	Yes	Attic Fan			Sump Pump	
Range/Oven—Electric			Pool Heater			City Water System	
Dishwasher			Liner & Equip.			City Sewer System	
Refrigerator	✓	Yes Newer	Microwave			Central Air Cond.	
Hood/Fan			Trash Compactor			Heating System	L.P.
TV Antenna, Rotor & Control	✓	Yes	Ceiling Fan	✓	Yes	Furn. Humidifier	
Garage Door Opener & Control			Sauna/Hottub			Electronic Air Filter	
Alarm System			Lawn Sprink./Syst.			Solar Heating System	
Intercom			Window A/C	✓	Yes	Plumbing System	Yes
Central Vac			Water Softener			Firepl. & Chimney	
Gas Grill	✓	Yes	Smoke Alarm			Woodburning System	
Satellite Dish & Controls			Fire Extinguisher			Water Heater—Gas	
Washer (Clothes)			Dryer—Gas			Water Heater—Electric	Yes 30 gal.
Landscape Lights Need wire to hook up	✓	NO	Dryer—Electric				

Is cable TV available to the property? Yes ☐ No ☐ In home? Yes ☐ No ☐

Exceptions/Explanations of the "Yes" responses above, if any _____

PROPERTY CONDITIONS, IMPROVEMENTS & ADDITIONAL INFORMATION:

1. Basement/Foundation: Has there been any evidence of water? Yes ☐ No ☐ Explain: No Foundation / Cement Slab. / Cement Blocks

   Wall cracks or bulges? Yes ☐ No ☐ Unknown ☐ Floor cracks or bulges? Yes ☐ No ☐ Unknown ☐ If yes, please explain: Starting to settling in BR & LR.

2. Insulation: Describe, if known. Attic _____ Walls ✓ . Any UREA or Formaldehyde Foam? Yes ☐ No ☐ Unknown ☐

3. Roof: Approximate age, if known, 1994 . Have there been any leaks? Yes ☐ No ☐ Garage roof? Yes ☐ No ☐ None

4. Well & Pump: Type of well (depth/diameter), age and repair history, if known Community Water 3 season

   Has the water been tested? Yes ☐ No ☐ If yes, date of last report/results: Clear Known

5. Septic tanks/drain fields: Condition, if known UK Location S.W. of Cutler Perk test: Yes ☐ No ☐

   Type Concrete Age UK Last pumped UKD Any known problems? UK.

   Sewer Line: Type _____ unknown ☐ Replaced, if so, when and what type? None replaced

PLEASE PRESS FIRMLY
EXHIBIT "C"

Key + Metal + Wood Head Between Metal Key Holder

EXHIBIT "C"

Property Address RR 2 Maples Resort P. 2. Dirks

6. Heating System: Type LP Approximate Age 12yrs Fuel LP LP Tank: Leased ☐ Owned ☐
Last time serviced 1995 Last time cleaned 1995 100 Gallon
Is heat provided to all finished rooms? No If no, explain LP Blower Fan
7. Plumbing System: Type: Copper ☐ Galvanized ☐ Other PVC Permits for work done? Yes ☐ No ☒
Main Line: Copper ☐ Galvanized ☐ Lead ☐ Other Blk Plastic Unknown ☐
Water Softener: Leased ☐ Owned ☐
8. Electrical System: Any known problems? None Known
9. History of Infestation, if any: (termites, carpenter ants, etc.) None
10. Asbestos: Is asbestos present in any form in the property? Unknown ☐ Yes ☐ No ☒ If yes, where:
Has asbestos been removed? Unknown ☐ Yes ☐ No ☐ If removed, where and when (date)
11. Radon: Has the property been tested for the presence of radon gas? Yes ☐ No ☒ If yes, what were the test results?
12. Are you aware of any area environmental concerns, i.e., wetlands, mineshafts, soil contamination, unused wells, underground tanks, etc.?
Yes ☐ No ☒ If yes, explain None Known
13. Fireplace/Chimney: Was it part of the original building? Yes ☒ No ☐ Unknown ☐
Was permit obtained? No Any problems? No If yes, explain Chimney for Wall Unit
14. Lead based paint: Is lead based paint present in any form on the property? Unknown ☒ Yes ☐ No ☐ If yes, where
Has lead based paint been removed? Unknown ☒ Yes ☐ No ☐ If removed, where and when? (date)
15. Flood Plain: Do you know if the property is located in a flood plain? Yes ☐ No ☐ If yes, what is the flood plain designation?
16. Zoning: Do you know the zoning classification of the property? Yes ☐ No ☒ If yes, what is the zoning classification?
17. Energy efficient: Has a test been conducted? Yes ☐ No ☒ Results
18. Features of the property shared in common with adjoining landowners, such as walls, wells, fences, roads and driveways whose use or responsibility for maintenance may have an effect on the property? Unknown ☒ Yes ☐ No ☐
19. Any encroachments, easements, "common areas" (facilities like pools, tennis courts, walkways or other areas co-owned with others), zoning violations, nonconforming uses, or Homeowners Association which has any authority over the property? Unknown ☐ Yes ☒ No ☐
20. Structural modification, alterations, or repairs made without necessary permits or licensed contractors? Unknown ☐ Yes ☐ No ☒
21. Settling, flooding, drainage or grading problems? Unknown ☐ Yes ☐ No ☒
22. Major structural damage to the property? Unknown ☐ Yes ☐ No ☒
23. Are there any outstanding notices of assessment from a government municipality? Yes ☐ No ☐

You MUST explain any "YES" response(s) above. Use the back of this statement or additional sheets as necessary.
Road Easement to Property owned by others living thru Maples.

SELLER(S) DISCLOSURE: Seller(s) disclose the information regarding this property based on information known or reasonable available to the Seller(s). The Seller(s) has owned the property since ___ / 1987. The Seller(s) certifies that as of the date signed, this information is true and accurate to the best of my/our knowledge.

Seller James Stuckenschneider — James L. Stuckenschneider
Date 8/12/95

Seller Patricia A. Stuckenschneider — Patricia A. Stuckenschneider
Date ___ / ___ / ___

BUYER(S) ACKNOWLEDGEMENT: Buyer(s) acknowledge receipt of a copy of this Real Estate Disclosure Statement. This statement is not intended to be a warranty or to substitute for any inspection the buyer(s) may wish to obtain.

Buyer Rick Ridgley — Rick Ridgley
Date 8/14/95

Buyer Jeanette A. Ridgley — Jeanette A. Ridgley
Date 8/14/95

ANY CHANGES IN INFORMATION SINCE LISTING DATE (To be signed at closing) Yes ☐ No ☒
If yes, explain

Seller James L. Stuckenschneider
Date 9/1/95

Seller Patricia A. Stuckenschneider
Date 9/1/95

Buyer Rick Ridgley
Date 9/1/95

Buyer Jeanette A. Ridgley
Date 09-1-95

These rules are intended to implement Iowa Code Supplement chapter 558A and section 543B.9.

PLEASE PRESS FIRMLY

156-787
DELAWARE COUNTY IOWA
FILED

'95 SEP 11 PM 1 55

BOOK 135 PAGE 198
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
$56.00

James Stuckenschneider & Wife

To

Rick Ridgley & Wife

Dick Stender ✓
P.O. Box 305
Delhi, IA 52223