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DELAWARE COUNTY IOWA FILED

248-475

$16.00

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E. PEYTON RECORDER

Lisa Baumgartner, F&M Bank, 101 E. Main, Manchester, IA 52057 (319) 927-4475

FARMERS & MERCHANTS SAVINGS BANK FIRST HOME FUND
FORGIVABLE LOAN AGREEMENT
PAGE 2 OF 2

MORTGAGE (State Law Reference)

Allan D. Wulfekuhle and Sandra K. Wulfekuhle, mortgages and warrants to the FARMERS & MERCHANTS SAVINGS BANK, MANCHESTER, IOWA the following described property 1211 North Third Street, Manchester, IA COUNTY OF DELAWARE, STATE OF IOWA, to secure the payment of the promissory note set out above,

TO WIT:

LEGAL DESCRIPTION:

The West one hundred fifty two (152.0) feet of the North one-half (N 1/2) of Lot Fifty Three (53), Henry Acers' Addition to Manchester, Iowa, according to plat recorded in Book 1 Plats, Page 1.

For Release, See Book 45
Page 235 10/8/97

EXECUTED BY:

Allan D. Wulfekuhle
Allan D. Wulfekuhle

Sandra K. Wulfekuhle
Sandra K. Wulfekuhle

STATE OF IOWA, COUNTY OF DELAWARE

BE IT REMEMBERED, that on this 8th day of August A.D. 1996, before me the undersigned, a Notary Public in and for the County and State aforesaid, came Allan D. Wulfekuhle & SandraK. Wulfekuhle who personally known to me to such person duly acknowledged the execution of the same. IN TESTIMONY WHEREOF, I have hereto set my hand and notarial seal, the day and year last written above.

MY APPOINTMENT EXPIRES: 3-9-97

Barbara A Recker
Notary Public

BARBARA A. RECKER
My Comm. Exp. 3-9-97

DATE 8-12-96 BOOK 41 PAGE 186