AFTER RECORDING RETURN TO:

The PAcesetter COrp
9505 "I"St
Omaha, Ne 68127
1-800-333-0275

1999 FE 22 AM 11 05
DELAWARE COUNTY IOWA
FILED
BOOK 1999 PAGE 584
DELAWARE CO. RECORDER
21.00

Prepared by ENV. Jennifer Wheeler
Preparer Information ⊗ Pacesetter Corporation (Name) 9505 "I" Street (Street Address) Omaha, NE 68127 (City, State, Zip) (402) 331-0275 (Area Code - Phone)

FOR USE IN THE STATE OF IOWA

PAGE 1 OF 4

THE PACESETTER® CORPORATION

INSTALLMENT SALES CONTRACT, SECURITY AGREEMENT AND MORTGAGE
THE PACESETTER CORPORATION, A CORPORATION
(THE SELLER/CREDITOR)

SALES CONTRACT NO. 65268

☒ 9505 "I" STREET, OMAHA, NEBRASKA 68127, (402) 331-0275
☐ 455 S.W. 5th STREET, SUITE F, DES MOINES, IOWA 50309, (515) 244-7755
☐ 2201 52nd AVENUE, MOLINE, ILLINOIS 61265, (309) 762-5605
☐ 510-24110

Sold To Cory W. Snyder
(FULL LEGAL NAMES OF ALL BUYERS)

BUYER'S "ADDRESS" 700 3rd St City Delhi County Delaware

Telephone No. 319-922-2043 State Ia Zip 52223

In this Contract the words **I, me,** and **my** refer to the Buyer and/or Co-Buyer. The words **you** and **your** refer to the Seller. Under the Mortgage statutes, I am also known as the "Mortgagor," and you are referred to as the "Mortgagee". I understand that if more than one "Buyer" signs this contract that each will be responsible for all promises made and for paying the obligation(s) in full; you may collect against one or any Buyer. This contract covers my purchase of the following products ("The Products") manufactured and/or distributed and installed by The Pacesetter Corporation:

Pacesetter agrees to custom build and deliver and install 1 operational storm door in the Color white to be installed on the North entrance wall. Pacesetter also agrees to deliver and install Reynolds Master Alloy Soffit and Fascia System to all overhangs of the home in the Color white. Also to wrap posts and box in posts on the west patio Cover. Includes replacement of all Rotten wood which is up to the discretion of the installer. Includes all labor, Materials, Clean-up, and removal of all job related debris. Customer agrees and understands that the unpaid balance may be paid at the time of installation as payment in full of this Contract and that interest will begin the day following the installion.

The Products are to be installed at the "Address" stated above unless a different address is stated here: _____

No exterior or interior trim, painting or staining will be provided unless specified in this contract.

IMPORTANT NOTICE ABOUT WARRANTIES: (a) SELLER HEREBY DISCLAIMS ALL WARRANTIES, EXPRESSED OR IMPLIED, OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE ON ALL GOODS AND SERVICES UNLESS SELLER FURNISHES BUYER WITH A SEPARATE WRITTEN LIMITED WARRANTY OR SERVICE CONTRACT MADE BY SELLER ON ITS OWN BEHALF. (b) I have read, in detail, the separate "LIMITED WARRANTY" which accompanies this contract. It explains the conditions and circumstances in which the **manufactured** Products will be repaired or replaced. I take notice of the limitations on the warranty, and I particularly recognize that any implied warranty which applies to the Products lasts only as long as the warranty or service contract. (c) I have read, in detail, the conditions and circumstances in which the installation of the siding, siding accessories, and gutters will be redone. Siding Products and Blinds are warranted separately by the manufacturer of those Products.

REVERSE SIDE: I UNDERSTAND THAT THE ADDITIONAL TERMS AND PROVISIONS PRINTED ON PAGES 2, 3 AND 4 OF THIS INSTALLMENT SALES CONTRACT, SECURITY AGREEMENT AND MORTGAGE ARE A PART OF THIS INSTALLMENT SALES CONTRACT, SECURITY AGREEMENT AND MORTGAGE AND THAT I AM BOUND BY THEM. NOTICE: PROVISIONS PRINTED ON PAGES 2, 3 AND 4 COMPRISE ADDITIONAL TERMS LIMITING SELLER'S WARRANTY OBLIGATION.

ORIGINAL FINANCIAL INSTITUTION

ADDITIONAL TERMS

LIMITED WARRANTY: My sole and exclusive remedy against you or your assignee shall be limited to my rights and remedies under the express LIMITED WARRANTY you extend to me at the time I sign this Contract. My exclusive rights and remedies under the warranty shall be in lieu of all other rights or remedies, at law or in equity, where permitted by applicable state law. WHERE PERMITTED BY STATE LAW, ALL IMPLIED WARRANTIES ARE EXCLUDED, INCLUDING ANY IMPLIED WARRANTY OF MERCHANTABILITY AND ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE.

BUYER, READ THE SEPARATE "LIMITED WARRANTY" WHICH IS A SEPARATE WRITTEN INSTRUMENT PERTAINING SOLELY TO MANUFACTURED PRODUCTS OF THE PACESETTER CORPORATION AND WHICH "LIMITED WARRANTY" HAS BEEN DELIVERED TO EACH RESPECTIVE BUYER IN CONNECTION WITH THIS SALE.

PREPAYMENT AND ACCRUAL OF THE FINANCE CHARGE: Even though I do not have to pay more than the regular scheduled monthly payment, I have the right to prepay the whole amount owing to you in full at any time or in part from time to time. If I make a partial prepayment, I must continue to make my regular payments until I have paid all amount owed. I know that the finance charge will be computed daily, so it will be less if I make an early payment and higher if I pay late. The amounts shown on page 2 for the Finance Charge, Total of Payments and the Total Sale Price are based on the assumption that you will receive each of the payments exactly on its due date. I know that there will be no refund of Finance Charges if I prepay, because the Finance Charge is calculated on a simple interest basis. I also understand that no refund of an amount less than $1.00 will be made.

MINIMUM FINANCE CHARGE: I agree that I may be charged a minimum Finance Charge of $5.00 when the Amount Financed does not exceed $75.00, and $7.50 when the Amount Financed exceeds $75.00.

SPECIAL-ORDER GOODS: I know that you have measured my house and its openings so that you can make the Products to fit my particular house and that the goods probably will not fit any other houses, so I know that I cannot cancel this contract at any time after the period of time given to me by law in which to cancel. After that legal period of time, I know that I have the obligation to pay you in full the amount owed.

COMMENCEMENT OF THE FINANCE CHARGE: The finance charge is estimated to start within 30 days of the date of this contract, except in the event that you complete the installation of the goods and services on another date, then the finance charge will begin to run on the date that I sign the Completion Certificate. The amount of finance charge may be more or less than the amount disclosed depending on the amounts I pay you and my timeliness in making payments.

DEFAULT: I will be in default under this contract if: 1. I don't make a payment when due; or 2. I break any promise I made to you in this contract.

COLLECTION COSTS: If I am in default of this contract and you demand full payment, I agree to pay you for reasonable attorneys' fees and for other related expenses such as court costs, title searches and money you expended to collect the amount due or to protect my house, if you are allowed to collect such amounts by law.

DELAYS: I know that you will use your best efforts to install the Products I am purchasing on my house, but I also understand that in some situations you may encounter delays that are caused by strikes, weather conditions, delays you have in obtaining materials, or for other reasons that are beyond your control. I will not hold you liable for such delays.

REQUEST FOR FULL PAYMENT: If I am in default under this contract, you can declare all that I then owe under this contract payable at once. I agree to pay you interest on that amount at the annual percentage rate shown on page 2 until the amount I owe you is paid.

SALVAGE VALUE: I know that the windows, woodwork, siding, brick and other materials that have to be removed by you for this installation have **NO** salvage value. When you remove them, you may dispose of them.

INVALID PROVISIONS: If any provision of this contract violates the law and is unenforceable, the rest of the contract will be valid. If any part of this contract requires payment of more finance charge than the law permits, then you will only have the right to collect from me the amount of finance charge which the law allows you to collect.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

INSURANCE CANCELLATION: If I have requested insurance in this purchase, I may cancel such request for insurance for any reason within fifteen (15) days from the date of this contract by notifying you or the holder of this contract in writing. I know that the cancellation of my coverage will be arranged with the insurance carrier(s) and a full refund of my premium(s) together with applicable finance charge will be credited to this contract.

PLEASE NOTE: If I have requested insurance in this purchase, I will receive within thirty (30) days a certificate of insurance more fully describing the insurance coverage. I know that if there is any conflict in the coverage or the language of the certificate of insurance and the following Notice of Proposed Insurance that I am covered only to the extent stated in the following Notice of Proposed Insurance. I also know that I have insurance coverage only if I have been charged for it.

NOTICE OF PROPOSED INSURANCE

I take notice that either Credit Life or Credit Accident and Health Insurance, or both, will be applicable to this Installment Sales Contract only if I have chosen it by signing the request for such insurance. This insurance will only cover the person signing the request at the cost for each type of insurance shown. Subject to acceptance by the insurance company, the insurance will be effective as of today and will continue **only** for the **number** of months after the effective date equal to the **number** of monthly payments. I understand that this particular insurance may not provide coverage for my last few payments, and that during that period of time I will not have any insurance coverage. All benefits and proceeds of the insurance will be paid to you or to a financial institution if it purchases the Installment Sales Contract to the extent of its interests and any balance will be payable to me. The initial amount of Credit Life Insurance is the amount required to repay the Total of Payments; thereafter, the insurance decreases by the amount of each monthly payment on a scheduled 30 day basis. If I am jointly obligated on the Installment Sales Contract with a Co-Buyer, and we have both signed the request for Credit Life Insurance, death benefits will be payable only with respect to the first one of us to die. Subject to exclusions, eliminations or waiting period stated in the insurance policy or certificate, Credit Accident and Health Insurance is for the benefit amount of 1/30th of each month's payment for each day that I am totally disabled due to an injury or sickness while I owe any payment to you; however, I understand that I have to be prevented from working due to such total disability for more than fourteen (14) consecutive days before the insurance benefit is paid back to the first day of my total disability. **I also know that I cannot obtain any insurance from you if I am over 65 years of age today, and I also know that the insurance coverage provided to me may contain a maximum amount of coverage which will not pay in some cases, the entire amount that I owe you.** Due to the maximum amount of coverage stated in the insurance policy, I know that any unpaid amount in excess of the insurance coverage will still have to be paid. If the Installment Sales Contract is prepaid in full prior to the last payment date, any unearned insurance premiums will be refunded to me in the manner prescribed by law. Within thirty (30) days, I will receive the certificate of insurance more fully describing my insurance coverage. If the insurance is not accepted by the insurance company, I will receive a refund of the insurance premiums I have paid.

FOR USE IN THE STATE OF IOWA

INSTALLMENT SALES CONTRACT, SECURITY AGREEMENT AND MORTGAGE

SALES CONTRACT NO. 65268

You (Seller/Mortgagee) have quoted me (Buyer[s]/Mortgagor[s]) a Cash Price and a Total Sale Price for the Products described on page 1 of this contract. The Total Sale Price is the total cost of the Products and services if I buy on credit, subject to approval of my credit. I (Buyer) now choose to buy and you agree to sell, for the Total Sale Price set forth below, the Products and services described on page 1. I agree to pay you the Amount Financed in accordance with the payment schedule below.

SUMMARY OF SALE: Base cash price $ 5984.08 + tax 00.00 = $ 5984.08

Total cash price $ 5984.08 − Cash [total] down payment $ 300.00 = Unpaid balance of $ 5684.08

ITEMIZATION OF THE AMOUNT FINANCED OF $ 5998.51 :

$ 5684.08 Amount credited to this contract (Same amount as the "Unpaid Balance.")

$ 00.00 Amount paid on net balance from prior contract with you. **(e)**

Amount(s) paid to others on my behalf:

$ 198.51 to insurance company for Credit Life insurance

$ 00.00 to insurance company for Accident and Health insurance

$ 25.92 to public officials for filing/recording fees **(e)**

$ 90.00 to (Specify) Title Fee

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.	The total cost of my purchase on credit, including my down payment of $ 300.00.
14.39 %	$ 2448.89	$ 5998.51	$ 8447.40	$ 8747.40

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments are Due
1st Payment	$ 140.79	e First payment due Apr. 11, 1999
59	$ 140.79	All subsequent installments on the same day of each consecutive month until paid in full.

INSURANCE

Credit life insurance and credit disability insurance are NOT required to obtain credit, and will not be provided unless I sign and agree to pay the additional cost.

Type	Premium	Term (in mos.)	Signature
Credit Life	$ 198.51	60	I want credit life insurance. ⊗ Cory Snyder 1/15/99 Signature — Buyer Date ⊗ N/A Signature — Co-Buyer Date
Credit Accident & Health	$ 00.00	∞	I want credit accident and health insurance. ⊗ N/A Signature — Buyer Date

Security: I am giving you:
1. a security interest in the goods, services and property being purchased, and
2. my real estate and improvements, including my house, at my "Address" designated on Page 1.

Filing/Recording fees $ 25.92

Returned Check Charge: I will be charged $20.00 for any check I give you which is returned unpaid by the bank or other financial institution.

Prepayment: If I pay off early, I will not have to pay a penalty.

→ I will review other portions of this contract for additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

e means an estimate.

MORTGAGE: If, and only if the Amount Financed is $1,000.00 or more, I hereby convey and mortgage to you, as Mortgagee, my real estate at my "Address" on Page 1 and as more particularly described on page 3 (reverse side) of this contract as security for all amounts due to you under this Installment Sales Contract, Security Agreement and Mortgage. I hereby authorize you to obtain and insert the legal description of my real estate hereon at a later time.

⊗ CS Buyer ⊗ _____ Co-Buyer

SELLER WILL NOT INITIATE A FORECLOSURE OR SIMILAR ACTION WHICH COULD CAUSE BUYER TO LOSE BUYER'S HOME, EVEN IN THE EVENT OF DEFAULT. SELLER MAY RETAIN A LIEN AGAINST THE HOME UNTIL BUYER'S CONTRACT OBLIGATIONS HAVE BEEN MET.

CONSOLIDATION: If I now have a balance due you from a previous purchase, I understand I must continue to make my payments on that obligation until payments begin under this Contract.

NOTICE TO BUYER

1. This contract should not be signed before being read by the Buyer. 2. You are entitled to a copy of this contract at the time you sign it. 3. You may pay off the full balance due under this contract at any time, without penalty, and in so doing you may be entitled to a rebate of the unearned finance and insurance charges (if any) in accordance with the law. 4. If you prepay the unpaid balance, you may have to pay a minimum finance charge not greater than $7.50. 5. Each co-signer who is not your spouse acknowledges that such co-signer has signed and delivered to me a statement entitled "Notice to Co-Signer" and has received from me a copy of such statement. 6. This instrument is based upon a home solicitation sale and is not negotiable, but you understand that I may assign this contract.

BUYER'S RIGHT TO CANCEL

I HAVE BEEN ORALLY ADVISED THAT I MAY CANCEL THIS AGREEMENT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. (I HAVE READ THE ACCOMPANYING NOTICE OF RIGHT TO CANCEL FORM FOR AN EXPLANATION OF THIS RIGHT.)

COPY RECEIVED: I acknowledge receipt of a completely filled in copy of this contract at the time of execution along with two (2) copies of the Notice of Right to Cancel Form.

IN WITNESS WHEREOF, this Installment Sales Contract and Mortgage has been signed on this 15th day of January, 19 99.

THE PACESETTER CORPORATION (SELLER — MORTGAGEE)

By: Harley D. Schrager (AUTHORIZED OFFICER) Harley D Schrager

By: Jennifer Wheeler (FACTORY REPRESENTATIVE) Jennifer Wheeler

IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

⊗ Cory Snyder
BUYER — MORTGAGOR

Cory Snyder
BUYER-MORTGAGOR — PRINTED NAME

⊗
CO-BUYER — MORTGAGOR

CO-BUYER-MORTGAGOR — PRINTED NAME

ORIGINAL FINANCIAL INSTITUTION

LEGAL DESCRIPTION

Outlot South one half, west one half lot 15 in Delhi, County of Delaware, in Iowa

State of Iowa)
County of Delaware) ss.

On this 15th day of January, A.D. 1999, before me, the undersigned, a Notary Public in and for said County and State personally appeared Cory Snyder to me known to be the identical person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their voluntary act and deed.

Thomas L Rhodes

Thomas L Rhodes
Print Name
Notary Public in and for the State of Iowa

THOMAS L. RHODES
MY COMMISSION EXPIRES
IOWA
September 10th 2002

ACKNOWLEDGMENT OF NOTARY PRESENCE
I (We) hereby confirm that the Notary Public whose name appears within did personally appear, sign and seal this document in my (our) presence.

Initials: ⊗ CS Buyer ⊗ _____ Co-Buyer