WHEN RECORDED, MAIL TO

Midwest Federal Employees
Credit Union
P.O. Box 1167
Waterloo, IA 50704-1167

DELAWARE COUNTY IOWA
FILED
1999 JN 23 AM 11: 2
BOOK 1999 PAGE 843
DEBRA L. PETON
DELAWARE CO. RECORDER
$10.00

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Prepared by: J.A. Mehalovich Address: P.O. Box 1167 Waterloo IA 50704 Telephone: 319-233-4723

MORTGAGE

THIS MORTGAGE is made this Twenty-second day of June, 19 99, between the Mortgagor, Carey C. and Theresa L. Atkinson (herein "Borrower"), and the Mortgagee, Midwest Federal Employees Credit Union, a corporation organized and existing under the laws of Iowa, whose address is P.O. Box 1167 300 Sycamore 2nd Floor Waterloo, IA 50704-1167 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. $ 13,000.00, which indebtedness is evidenced by Borrower's note dated 6-22-1999 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on _____;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Delaware, State of Iowa:

Lot Eighteen (18) Tanglewood Subdivision Plat Two (2), in the city of Manchester, Iowa.

which has the address of 821 Tanglewood Drive [Street] Manchester [City], Iowa 52057 [Zip Code] (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Carey C. Atkinson -Borrower

Theresa L. Atkinson -Borrower

STATE OF IOWA, Black Hawk County ss:

On this Twenty-second day of June, 19 99, before me, a Notary Public in the State of Iowa, personally appeared Carey C. and Theresa L. Atkinson, to me personally known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

My Commission expires: Feb. 9th, 2000

Kenneth R. Burrington
Notary Public in the State of Iowa

Kenneth R. Burrington

KENNETH R. BURRINGTON NOTARIAL SEAL Iowa