Book 2006 Page 2891
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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by , Attorney at Law, , Timothy T. Schloss, P.O. Box 56, Strawberry Point, IA 52076
563-933-2029

AFFIDAVIT IN SUPPORT OF
ALTERNATIVE NONJUDICIAL VOLUNTARY FORECLOSURE PROCEDURE
Iowa Code Section 654.18

STATE OF IOWA, CLAYTON COUNTY, ss:

I, Jeffrey Juergens, first being duly sworn (or affirmed), upon oath depose and state:

1. Dan Ingles and Roy Ingles are the Mortgagors and Farmers Savings Bank is Mortgagee under a real estate mortgage dated November 22, 1999, and recorded in the office of the County Recorder of Delaware County, Iowa, on January 10, 2000, in Book 2000, Page 150. Farmers Savings Bank is the holder of the real estate mortgage. The real estate mortgage is a lien on the following described real estate situated in ~~Clayton~~ DELAWARE County, Iowa:

Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded Book 19, L. D., Page 10.

2. Mortgagors are now in default under the terms of the real estate mortgage and the obligations it secures.

3. Mortgagors and Mortgagee have agreed to use the alternative nonjudicial voluntary foreclosure procedure in Iowa Code Section 654.18 with respect to the real estate mortgage.

4. My relationship to this transaction appears from the AGREEMENT TO USE ALTERNATIVE NONJUDICIAL VOLUNTARY FORECLOSURE PROCEDURE (with the DISCLOSURE AND NOTICE OF CANCELLATION which was attached thereto and a part thereof) and the NOTICE TO POSSIBLE LIENHOLDERS OF ELECTION TO USE ALTERNATIVE NONJUDICIAL VOLUNTARY FORECLOSURE PROCEDURE, which are attached hereto and made a part hereof. By reason of this relationship the facts stated herein are within my personal knowledge.

5. The Notice was served on all possible junior lienholders of liens against the real estate as follows:

Person Served	Status	Manner of Service	Time (Date) When Served	Place Where Served
Ron LeConte Spahn & Rose Lumber	Judgment Creditor	Certified Mail	June 2, 2006	2175 South Part Ct, Dubuque, IA
Kathy S. Pounds Dirks LP Gas Service	Judgment Creditor	Certified Mail	June 1, 2006	133 1st St. SE, Hopkinton, IA
Dave Heitland TD Motor Mart	Judgment Creditor	Certified Mail	June 2, 2006	704 W Winnebago St, Lake Mills, IA
Department of the Treasury	Tax Lien	Certified Mail	June 6, 2006	1973 N Roulon White Blvd, Ogden, UT
Janna Millard	Child Support Lien	Personal Service/ Acceptance of Service	July 5, 2006	118 W Mission St, Strawberry Point,IA

6. Where the manner of service was by mail, the Notice was mailed by certified mail, addressed to the persons at their respective last known addresses which are shown above under "Place Where Served", and the Notice was mailed from the City of Strawberry Point, Iowa.

7. There is no other person (a) who is a junior lienholder of record, or (b) who is entitled to notice.

8. More than thirty days have passed since the service of the Notice. None of the junior lienholders of liens against the real estate have redeemed the real estate from Farmers Savings Bank, which is the holder of the real estate mortgage.

Prepared by , Attorney at Law, ,

Jeffrey Juergens

Subscribed in my presence and sworn to (or affirmed) by said Jeffrey Juergens on this 5th day of August, 2006.

Notary Public in and for the
State of Iowa.

NOTARIAL SEAL IOWA
TIMOTHY T. SCHLOSS
COMMISSION # 112102
MY COMMISSION EXPIRES
11/9/2008

Prepared by: Timothy T. Schloss, 118 W Mission, Strawberry Point, IA 52076 (319) 933-2029

AGREEMENT TO USE
ALTERNATIVE NONJUDICIAL VOLUNTARY FORECLOSURE PROCEDURE
Iowa Code Section 654.18

IT IS AGREED on this 9th of May, 2006, by and between Farmers Savings Bank, Mortgagee, and Dan Ingles and Roy V. Ingles, Mortgagors:

1. Dan Ingles and Roy V. Ingles are the mortgagors and Farmers Savinvgs Bank is the mortgagee under a real estate mortgage dated November 22, 1999, and recorded in the office of the County Recorder of Delaware County, Iowa, on January 10, 2000, in Book 2000, Page 150. Farmers Savings Bank is the holder of the real estate mortgage. The real estate mortgage is a lien on the following described real estate situated in ~~Clayton~~ DELAWARE County County, Iowa:

Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded Book 19, L. D., Page 10.

2. Mortgagors are now in default under the terms of the real estate mortgage and the obligations it secures. The default consists of nonpayment.

3. Mortgagors and Mortgagee want to use the alternative nonjudicial voluntary sale procedure pursuant to Iowa Code Section 654.18 for the real estate mortgage.

4. IT IS THEREFORE AGREED, in consideration of the mutual covenants herein, that the real estate mortgage may be foreclosed by performance of the procedures in Iowa Code Section 654.18; and that Mortgagors shall execute and deliver the documents necessary to accomplish the procedures and foreclosure. Provided, however, Mortgagee does not waive its right to judicially foreclose the real estate mortgage as to any party other than Mortgagors if Mortgagee deems it necessary in order to render Mortgagee's title in the real estate marketable in the light of alleged or possible interests of any such other party in the real estate.

5. Words and phrases herein, including acknowledgments hereof, shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the context.

Dan Ingles

Roy V. Ingles

FARMERS SAVINGS BANK, Mortgagee

By Jeffrey Juergens V.P.
Jeffrey Juergens
Title: Vice President

Timothy T. Schloss ISBA # 0004861

AFFIDAVIT OF MAILING NOTICE*

STATE OF IOWA,
COUNTY OF CLAYTON, ss.

The undersigned, first being duly sworn (or affirmed), states that on the 31st day of May, 2006, she personally mailed to each of the following named persons a Notice (a true copy of which Notice is attached hereto and made a part hereof), * Notice by certified mail, each such notice, together with other enclosures if so indicated above, being mailed in a sealed envelope with proper postage thereon, addressed to the said persons respectively, at their last known Post Office addresses, by depositing the same on said date in a United States Post Office mail receptacle in said County, to-wit:

Dircks L.P. Gas Service, Inc.
133 1st Street SE
Hopkinton, Iowa 52237

Department of the Treasury
1973 N. Rovlon White Blvd.
Ogden, Utah 84404

TD Motor Mart
Dave A. Heitlong
704 W. Winnebago St.
Lake Mills, IA 50450

Spahn & Rose Lumber
2175 Southpark Court
P.O. Box 149
Dubuque, Iowa 52004-0149

(If return receipts are required so state and attach).

Valerie N. Paris

Valerie N. Paris (Affiant)

Subscribed and sworn to (or affirmed) before me this August 7, 2006.

Timothy T. Schloss

Timothy T. Schloss, Notary Public in and for said State

NOTARIAL SEAL IOWA
TIMOTHY T. SCHLOSS
COMMISSION # 112102
MY COMMISSION EXPIRES
11/9/2008

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Spahn & Rose Lumber
217 S. Southport Ctr.
P.O. Box 149
Dubuque, Ia 52004-0149

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X [signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) Debra Lebrecke C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☑ No

JUN 14 2006
52001

3. Service Type
☑ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7002 3150 0005 5468 8794

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TD Motor Mart
Dave A. Hertzberg
704 W. Winnebago St.
Lake Mills, Ia
50450

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X [signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) Dave Hertzberg C. Date of Delivery 6-2-06

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☑ No

3. Service Type
☑ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7002 3150 0005 5468 8787

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Department of Treasury
1973 N. Roulon White Blvd.
Ogden, UT 84404

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X [signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☑ No

JUN 06 2006
RECEIVED
OGDEN, UT 84201

3. Service Type
☑ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7002 3150 0005 5468 8770

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Dirks LP Gas Service
133 1st St. SE.
Hopkinton, Ia 52237

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X [signature] ☐ Agent ☐ Addressee

B. Received by (Printed Name) Kathy Pounds C. Date of Delivery 6-1-06

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☑ No

3. Service Type
☑ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) 7004 1350 0005 0444 1488

PS Form 3811, August 2001

CERTIFIED MAIL

May 31, 2006

To: Dircks L P Gas Service, Inc.
133 1st Street SE
Hopkinton, Iowa 52237

You are hereby notified that the Mortgagor under a certain real estate mortgage dated November 22, 1999, filed January 10, 2000, and recorded in the Office of the Recorder of Delaware County, in Book 2000, Page 150, of the following described real estate situate in Delaware County, Iowa, to-wit:

> Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded in Book 19 L.D., Page 10

is now in default under the terms of the Mortgage and the obligation it secures, and that said Mortgagor has agreed with the undersigned, which is the holder of said Mortgage, to utilize alternative nonjudicial voluntary foreclosure procedure pursuant to Iowa Code Section 654.16.

You are further notified that, as a possible holder of a junior lien against the above described real estate, which you may hold by virtue of a Judgment, you have thirty (30) days from the date of mailing of this notice to you in which to exercise any right of redemption you may have with respect to the real estate. You may exercise any such right of redemption by payment to the undersigned, at Farmers Savings Bank, 130 W. Mission Street, Strawberry Point, Iowa 52076. Of the amount of the debt secured by the above described Mortgage at the time of your redemption, which debt at the time this notice is mailed totals 33,869.08 plus interest at the rate of 6.885% from and after May 26, 2006, plus any future advancements by the undersigned made and secured in accordance with the terms of the Mortgage, and any protective advancements made by the undersigned pursuant to the Iowa Code Chapter 629.

Farmers Savings Bank

By: _____
Jeffrey Juergens
Title: Vice President

CERTIFED MAIL

May 31, 2006

To: Department of Treasury
1973 N Rovlon White Blvd.
Ogden, UT 84404

You are hereby notified that the Mortgagor under a certain real estate mortgage dated November 22, 1999, filed January 10, 2000, and recorded in the Office of the Recorder of Delaware County, in Book 2000, Page 150, of the following described real estate situate in Delaware County, Iowa, to-wit:

> Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded in Book 19 L.D., Page 10

is now in default under the terms of the Mortgage and the obligation it secures, and that said Mortgagor has agreed with the undersigned, which is the holder of said Mortgage, to utilize alternative nonjudicial voluntary foreclosure procedure pursuant to Iowa Code Section 654.16.

You are further notified that, as a possible holder of a junior lien against the above described real estate, which you may hold by virtue of a Lien, you have thirty (30) days from the date of mailing of this notice to you in which to exercise any right of redemption you may have with respect to the real estate. You may exercise any such right of redemption by payment to the undersigned, at Farmers Savings Bank, 130 W. Mission Street, Strawberry Point, Iowa 52076. Of the amount of the debt secured by the above described Mortgage at the time of your redemption, which debt at the time this notice is mailed totals 33,869.08 plus interest at the rate of 6.885% from and after May 26, 2006, plus any future advancements by the undersigned made and secured in accordance with the terms of the Mortgage, and any protective advancements made by the undersigned pursuant to the Iowa Code Chapter 629.

Farmers Savings Bank

By: _____ E.V.P.
Jeffrey Juergens
Title: Vice President

CERTIFIED MAIL

May 31, 2006

To: TD Motor Mart
Dave A. Heitlong
704 W. Winnebago St.
Lake Mills, IA 50450

You are hereby notified that the Mortgagor under a certain real estate mortgage dated November 22, 1999, filed January 10, 2000, and recorded in the Office of the Recorder of Delaware County, in Book 2000, Page 150, of the following described real estate situate in Delaware County, Iowa, to-wit:

> Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded in Book 19 L.D., Page 10

is now in default under the terms of the Mortgage and the obligation it secures, and that said Mortgagor has agreed with the undersigned, which is the holder of said Mortgage, to utilize alternative nonjudicial voluntary foreclosure procedure pursuant to Iowa Code Section 654.16.

You are further notified that, as a possible holder of a junior lien against the above described real estate, which you may hold by virtue of a Judgment, you have thirty (30) days from the date of mailing of this notice to you in which to exercise any right of redemption you may have with respect to the real estate. You may exercise any such right of redemption by payment to the undersigned, at Farmers Savings Bank, 130 W. Mission Street, Strawberry Point, Iowa 52076. Of the amount of the debt secured by the above described Mortgage at the time of your redemption, which debt at the time this notice is mailed totals 33,869.08 plus interest at the rate of 6.885% from and after May 26, 2006, plus any future advancements by the undersigned made and secured in accordance with the terms of the Mortgage, and any protective advancements made by the undersigned pursuant to the Iowa Code Chapter 629.

Farmers Savings Bank

By: _____
Jeffrey Juergens
Title: Vice President

CERTIRIED MAIL

May 31, 2006

To: Spahn & Rose Lumber
2175 Southpart Court
P.O. Box 149
Dubuque, Iowa 52004-0149

You are hereby notified that the Mortgagor under a certain real estate mortgage dated November 22, 1999, filed January 10, 2000, and recorded in the Office of the Recorder of Delaware County, in Book 2000, Page 150, of the following described real estate situate in Delaware County, Iowa, to-wit:

> Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded in Book 19 L.D., Page 10

is now in default under the terms of the Mortgage and the obligation it secures, and that said Mortgagor has agreed with the undersigned, which is the holder of said Mortgage, to utilize alternative nonjudicial voluntary foreclosure procedure pursuant to Iowa Code Section 654.16.

You are further notified that, as a possible holder of a junior lien against the above described real estate, which you may hold by virtue of a Judgment, you have thirty (30) days from the date of mailing of this notice to you in which to exercise any right of redemption you may have with respect to the real estate. You may exercise any such right of redemption by payment to the undersigned, at Farmers Savings Bank, 130 W. Mission Street, Strawberry Point, Iowa 52076. Of the amount of the debt secured by the above described Mortgage at the time of your redemption, which debt at the time this notice is mailed totals 33,869.08 plus interest at the rate of 6.885% from and after May 26, 2006, plus any future advancements by the undersigned made and secured in accordance with the terms of the Mortgage, and any protective advancements made by the undersigned pursuant to the Iowa Code Chapter 629.

Farmers Savings Bank

By: _____ F.V.P.
Jeffrey Juergens
Title: Vice President

ACCEPTANCE OF SERVICE

COMES NOW Jonna Millard, and hereby acknowledges receipt of the original letter, a copy of which is attached hereto, and accepts service of the same. The attached letter gives notice of default under the terms of the mortgage specified therein and states that the Mortgagor has agreed with the mortgagee to utilize the alternative nonjudicial voluntary foreclosure procedure pursuant to Iowa Code Section 654.16.

Jonna Millard accepts this service as a possible junior lien holder against the real estate described in said attached letter, and understands that she has thirty days from the date of acceptance of this notice in which to exercise any right of redemption she may have with respect to the real estate, as stated in the attached letter.

That my current address is 319 West Mission Street, Strawberry Point, Iowa, 52076.

Dated this 5th day of July, 2006.

Jonna Millard

Jonna Millard

Subscribed, sworn and acknowledged before me by Jonna Millard, this 5th day of July, 2006.

VALERIE N. PARIS
Commission Number 163056
My Commission Expires
2-15-08

Notary Public in and for
the State of Iowa.

To: Jonna Millard
1004 E Main Street, Apt. 34
Manchester, Iowa 52057

June 21, 2006

You are hereby notified that the Mortgagor under a certain real estate mortgage dated November 22, 1999, filed January 10, 2000, and recorded in the Office of the Recorder of Delaware County, in Book 2000, Page 150, of the following described real estate situate in Delaware County, Iowa, to-wit:

> Lot Six (6) and the North one-fifth (N 1/5) of Lot Eight (8), Block One (1), Baker's Addition to Greeley, Iowa, according to the plat recorded in Book 19 L.D., Page 10

is now in default under the terms of the Mortgage and the obligation it secures, and that said Mortgagor has agreed with the undersigned, which is the holder of said Mortgage, to utilize alternative nonjudicial voluntary foreclosure procedure pursuant to Iowa Code Section 654.16.

You are further notified that, as a possible holder of a junior lien against the above described real estate, which you may hold by virtue of a Judgment, you have thirty (30) days from the date of mailing of this notice to you in which to exercise any right of redemption you may have with respect to the real estate. You may exercise any such right of redemption by payment to the undersigned, at Farmers Savings Bank, 130 W. Mission Street, Strawberry Point, Iowa 52076. Of the amount of the debt secured by the above described Mortgage at the time of your redemption, which debt at the time this notice is mailed totals 33,869.08 plus interest at the rate of 6.885% from and after May 26, 2006, plus any future advancements by the undersigned made and secured in accordance with the terms of the Mortgage, and any protective advancements made by the undersigned pursuant to the Iowa Code Chapter 629.

Farmers Savings Bank

By: _____
Jeffrey Juergens
Title: Vice President

Prepared by: Timothy T. Schloss, 118 W Mission, Strawberry Point, IA 52076 (563) 933-2029

DISCLOSURE AND NOTICE
OF CANCELLATION
May 19, 2006

Under a forced foreclosure Iowa law requires that you have the right to reclaim your property within one year of the date of the foreclosure and that you may continue to occupy your property during that time. If you agree to a voluntary foreclosure under this procedure you will be giving up your right to reclaim or occupy your property.

Under a forced foreclosure, if your mortgage lender does not receive enough money to cover what you owe when the property is sold, you will still be required to pay the difference. If your mortgage lender receives more money than you owe, the difference must be paid to you. If you agree to a voluntary foreclosure under this procedure you will not have to pay the amount of your debt not covered by the sale of your property but you also will not be paid any extra money, if any, over the amount you owe.

NOTE: There may be other advantages and disadvantages, including an effect on your income tax liability, to you depending on whether you agree or do not agree to a voluntary foreclosure. If you have any questions or doubts, you are advised to discuss them with your mortgage lender or an attorney.

You may cancel this transaction, without penalty or obligation, within five business days from the above date.

This transaction is entirely voluntary. You cannot be required to sign the attached foreclosure agreement.

This voluntary foreclosure agreement will become final unless you sign and deliver or mail this notice of cancellation to FARMERS SAVINGS BANK before midnight of May 24, 2006.

I HEREBY CANCEL THIS TRANSACTION.

_____ _____
DATE **SIGNATURE**

_____ _____
DATE **SIGNATURE**

Must be ten point boldface type.

ACKNOWLEDGE RECEIPT

I/We hereby acknowledge(s) receipt of two copies of this Disclosure and Notice of Cancellation on this 19th day of May, 2006.

Dan Ingles

Roy V. Ingles