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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

This instrument was prepared by:
Bank 1st
Carolyn Breuer
115 N Vine Street
West Union, IA 52175

LOAN #: 56816

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION RIDER

STATE OF Iowa

COUNTY OF Fayette

This Manufactured Home Affidavit of Affixation is made this 21st day of August 2019 and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to Bank 1st ("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"Homeowner" being duly sworn, on his, her or their oath state(s) as follows:

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Initials: _____

LOAN #: 56816

1. Homeowner owns the manufactured home ("Home") described as follows:

   New_____ Used X Year 1997 Length 40 Width 27

   Manufacturer/Make Skyline/Lexington

   Model Name or Model No. B22CTL

   Serial No. 2T30-0499-KAB

   Serial No. _____

   Serial No. _____

   Serial No. _____

   HUD Label Number(s) ULI 455894 ULI 455895

   Certificate of Title Number VIN 21300499KAB

2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.

3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.

4. The Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.

5. The Home is or will be located at the following "Property Address"

   1521 165th Street
   (Street or Route, City)

   Manchester, IA 52057
   (County) (State, Zip Code)

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6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.

All that part of the Northwest Quarter of the Southwest Quarter of Section 1, Township 89 North, Range 6, West of the Fifth P.M., lying North of the County Road, Delaware County, Iowa

7. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.

8. The Home is or shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.

9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.

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10. The Home is subject to the following security interests (each, a "Security Interest"):

Bank 1st	
Name of Lienholder	Name of Lienholder
Address: 115 N Vine Street West Union, IA 52175	Address:
Original Principal Amount Secured: $ 176,000	Original Principal Amount Secured: $

11. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:

    (a) All permits required by governmental authorities have been obtained;
    (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty;
    (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
    (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
    (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.

12. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.

13. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

14. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:

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☒ A. The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.

☐ B. The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.

☐ C. The manufacturer's certificate of origin and/or certificate of title to the Home ☐ shall be ☐ has been eliminated as required by applicable law.

☐ D. The Home shall be covered by a certificate of title.

15. This Affidavit is executed by Homeowner pursuant to applicable state law.

This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.

Devin Fonley

8-21-19 (Seal)
DATE

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State of Iowa
County of Fayette

The foregoing instrument was acknowledged before me this 21st (date) by August 2019 (name of person acknowledged). Devin Fonley



Carolyn Breuer
(Signature of Person Taking

Assistant Real Estate Off. (Title or Rank)

(Serial Number, if any)

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LOAN #56816

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immovable fixture and not as personal property.

Bank 1st (Bank name)

Carolyn Breuer

Lender

Carolyn Breuer

By: Authorized Signature

STATE OF: Iowa)
) **SS.:**
COUNTY OF: Fayette)

On the 21st **day of** August **in the year** 2019 **before me, the undersigned, a Notary Public in and for said State, personally appeared** Carolyn Breuer

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Notary Signature

Official Seal:

Sheila Justice

Notary Printed Name

SHEILA JUSTICE
Commission Number 817267
My Commission Expires 6-21-22

Notary Public; State of Iowa
Qualified in the County of Fayette
My Commission expires:

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