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BRANDY MACUMBER, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

Prepared by Anna Golightly, Madison County SWCD 815 E. Highway 92, Winterset, IA 50273, 515-462-2961 x3 .
Return to: Madison County SWCD 815 E. Highway 92, Winterset, IA 50273

IOWA FINANCIAL INCENTIVE PROGRAM FOR SOIL EROSION CONTROL Form RLF-3 (12/20)
NOTE AND SECURITY AGREEMENT Practice ID: 95967
Iowa Department of Agriculture and Land Stewardship Date: 3/10/2023
Division of Soil Conservation and Water Quality

Name: **James Wiedmann**
Practice Type: **Terrace**

Loan Amount: **\$7,286.20**

1. PARTIES-SECURITY – The undersigned Debtor (hereinafter collectively with Co-Debtor, if any, called “Debtor”), jointly and severally, for value received hereby grants to The State of Iowa (hereinafter called “State”) a security interest in the following described property:
LEGAL DESCRIPTION Madison County, Iowa.
2. FOR VALUE RECEIVED – Debtor, jointly and severally, as principals, promise to pay to the order of the State of Iowa at Iowa Finance Authority, 1963 Bell Avenue, Suite 200, Des Moines, IA 50315, the principal sum of **Seven thousand two hundred eighty-six and 20/100 Dollars (\$7,286.20)** with no interest except as may be charged in the paragraph providing for interest on delinquent loans. The principal to be paid in equal installments of \$ **728.62** payable on the first day of March beginning on March 1, 2024.
3. DELINQUENT LOAN CHARGE – If any annual installment is not paid on the due date, in addition to the installment, the Debtor shall pay an amount equal to the maximum annual interest rate established by Iowa Code section 535.2(3)(a) on the entire remaining unpaid principal balance, prorated for the period the payment is delinquent.
4. BALANCE DUE ON SALE – If the Debtor sells the property described in paragraph 1, the entire remaining unpaid principal balance shall be due and payable no later than the date of the sale. If the remaining balance is not paid within ten days of the date of sale, a delinquent loan charge shall be applied in the manner described in paragraph 3.

NOTICE TO DEBTOR – Do not sign this paper before you read it. You are entitled to a copy of this paper. You may prepay the unpaid balance at any time without penalty.

Debtor’s Address: **1865 Upland Trl** City: **Prole** State: **IA** Zip Code: **50229**
Debtor’s Name: **James Wiedmann** Last Four Digits of Social Security or Federal ID #: **-4182**

Debtor’s Signature:

Co Debtor’s Address: City: State: Zip Code:
Co Debtor’s Name:

Co Debtor’s Signature: _____

ACKNOWLEDGMENT

STATE OF Iowa
COUNTY OF Madison

On this 10 day of March, A.D., 2023, before me a Notary Public in and of the said County, executed the foregoing instrument, and acknowledged that **James Wiedmann** executed the same as his voluntary act and deed.

Notary Public in the State of Iowa : Anna Golightly

Notary Seal

