

THIS FORM IS INTENDED TO CORRECT SCRIVENERS ERRORS.

THIS FORM SHOULD NOT BE USED FOR THE FOLLOWING PURPOSES WITHOUT THE NOTARIZED SIGNATURES OF THE GRANTOR/GRANTEE*

- Altering boundary lines
- Altering title/ownership
- Adding property
- Deleting property

AFFIANT, hereby swears or affirms that the document recorded on the 15th day of September, 2003 (year) in volume 2003, page 5512, as 5512 and was recorded in the Register of Deeds of Madison County, State of Iowa, contained the following error (If more space is needed, please attach an addendum):

Street address was incorrectly shown as
1034 Summit St.
Winterset, IA 50273

REC \$ 20.00
AUD \$ 5.00
R.M.F. \$ 5.00

FILED NO. 449
BOOK 2004 PAGE 449
2004 JAN 29 PM 3:33

COMPUTER	<input checked="" type="checkbox"/>
RECORDED	<input checked="" type="checkbox"/>
COMPARED	<input checked="" type="checkbox"/>

MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

RECORDING AREA

NAME AND ADDRESS
Bankers' Bank
7700 Mineral Point Road
Madison, WI 53717

Pin:

The correction is as follows (if more space is needed, please attach an addendum):

1034 W. Summit St.
Winterset, IA 50273

A copy of the original document should be attached.

Dated this _____ day of _____, 2004



Affiant's Signature (type name below)

* Barbara Job-Packham

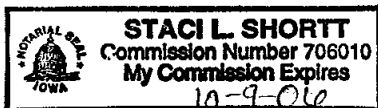


Grantor's Signature (type name below)

* Brenda Dahlgren

Grantor's Signature (type name below)

*



Drafted by: Barbara Job-Packham



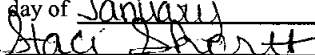
Grantee's Signature (type name below)

* Tawyne Gibson Farmers & Merchants State Bank

Grantee's Signature (type name below)

*

STATE OF Iowa
COUNTY OF Madison))SS.

Subscribed and sworn to (or affirmed) before me this 29th day of January, 2004.

Staci Shortt (type name below)

Notary Public, State of Iowa

My Commission (expires) (is): 10-9-06

✓ F&M

REC \$ 75⁰⁰
AUD \$
R.M.F. \$ 5⁰⁰



FILED NO. 5512
BOOK 2003 PAGE 5512
2003 SEP 15 PM 2:47

Prepared By:
Kristi Kadel (608) 829-5743
BANKERS BANK
7700 MINERAL POINT ROAD
MADISON, WI 53717

COMPUTER	✓
RECORDED	✓
COMPARED	✓

MICKI UTSLER
RECORDER
MADISON COUNTY, IOWA

Return To:
FARMERS & MERCHANTS STATE BANK, WINTerset TAWYNE GIBSON
101 W JEFFERSON , WINTerset IA 50273

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated September 9th, 2003 ✓
together with all Riders to this document.
(B) "Borrower" is
BRENDA DAHLGREN, A SINGLE PERSON ✓

Borrower is the mortgagor under this Security Instrument.

IOWA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3016 1/01

VMP-6(IA) (0005)

Page 1 of 15

Initials: *BP*

VMP MORTGAGE FORMS - (800)521-7291

19322 / 8269790

KRN

(C) "Lender" is FARMERS & MERCHANTS STATE BANK, WINTERSET

Lender is a FINANCIAL INSTITUTION
organized and existing under the laws of IOWA
Lender's address is 101 W JEFFERSON, WINTERSET, IA 50273

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated September 9th, 2003 ✓
The Note states that Borrower owes Lender
Sixty Eight Thousand Eight Hundred and 00/100 ✓ Dollars
(U.S. \$ 68,800.00) plus interest. Borrower has promised to pay this debt in regular Periodic
Payments and to pay the debt in full not later than October 1st, 2018

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the
Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
Riders are to be executed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> Balloon Rider	<input type="checkbox"/> Planned Unit Development Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> VA Rider	<input type="checkbox"/> Biweekly Payment Rider	<input type="checkbox"/> Other(s) [specify]

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other
charges that are imposed on Borrower or the Property by a condominium association, homeowners
association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit
or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid
by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)
damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the
Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the
value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on,
the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the
Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the COUNTY of MADISON :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

THE FOLLOWING DESCRIBED REAL ESTATE, TO-WIT: COMMENCING AT THE NORTHEAST CORNER OF THE WEST 6.51 ACRES OF THE NORTHEAST FRACTIONAL QUARTER (1/4) OF THE NORTHWEST QUARTER (1/4) OF SECTION ONE (1) IN TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, AND AT A POINT ON THE CENTER LINE OF HIGHWAY NO. 92, RUNNING THENCE SOUTH 160 FEET, THENCE WEST 78 FEET, THENCE NORTH 160 FEET, THENCE EAST 78 FEET TO THE PLACE OF BEGINNING, EXCEPT THAT PART CONVEYED OR USED FOR ROAD PURPOSES.

Parcel ID Number: 560110142060000
1034 SUMMIT ST
WINTERSET
("Property Address"):

which currently has the address of
[Street]
[City], Iowa 50273 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.