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FILED NO. **005114**
 BOOK **2002** PAGE **5114**
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COMPUTER
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MICKI UTSLER
 RECORDER
 MADISON COUNTY, IOWA

Do not write/type above this line. For filing purposes only.

FORM 5014 (6-2001)

RETURN TO Farm Credit Services of America, P.O. Box 520
 PREPARER: Perry, IA 50220-0520

Karen Turner
 (515)465-5318

Farm Credit Services of America
REAL ESTATE MORTGAGE


For the State of Iowa
 Open-End To Secure Present and Future Obligations and Advances

HOMESTEAD EXEMPTION WAIVER

I understand that homestead property is in many cases protected from the claims of creditors and exempt from judicial sale; and that by signing this mortgage, I voluntarily give up my right to this protection for this property with respect to claims based on this mortgage.

Date

 A Neal Day

Date

 Marilyn M Day

Date: October 15, 2002

Mortgagor(s):

A Neal Day and Marilyn M Day, husband and wife

Mailing Address: 1511 Hogback Bridge Road
 Earlham IA 50072-8613

The above named Mortgagor(s) in consideration of the advance by Mortgagee of the principal sum specified below, the receipt of which is hereby acknowledged, and any future, additional or protective advances made at Mortgagee's option, hereby sell, convey, and mortgage to Farm Credit Services of America, PCA, 5015 S 118th St; PO Box 2409, Omaha, Nebraska 68103-2409, Mortgagee, its successors and assigns, from the date hereof until all obligations secured hereby are paid in full, the following-described real estate in Madison County(ies), Iowa, to wit:

See Attached Exhibit "A"

together with all Mortgagor's right, title, and interest in the property, now or hereafter acquired, including: all buildings, fixtures, crops, and improvements now on or hereafter placed upon the property; all appurtenances, water, irrigation, and drainage rights; all rents, issues, uses, income, profits, and rights to possession; all oil, gas, gravel, rock, or other minerals of whatever nature, including geothermal resources; all personal property that may integrally belong to or hereafter become an integral part of the real estate whether attached or detached, including any appurtenances and accoutrements of any structure or residence secured hereby; easements and other rights and interests now or at any time hereafter belonging to or in any way pertaining to the property, whether or not specifically described herein; all above and below ground irrigation equipment and accessories; and all leases, permits, licenses, or privileges, appurtenant or nonappurtenant to the property, now or hereafter issued, extended, or renewed by Mortgagor(s), any State, the United States, or any department, bureau, instrumentality, or agency thereof. The foregoing is collectively referred to in this document as the "property."

It is understood and agreed between Mortgagor(s) and Mortgagee that this mortgage is given to secure the repayment in full of the following described promissory note(s), and all future and additional loans or advances, protective or otherwise, which may be made by Mortgagee, at its option, at the request of, and to or for the account of Mortgagor(s), or any of them, for any purpose, plus interest thereon, all payable according to the terms of the note(s) or other instrument(s) modifying the same.

<u>Date of Note</u>	<u>Principal Amount</u>
10/15/2002	12,000.00

***NOTICE:** This mortgage secures credit in the amount of \$ 12,000.00. Loans and advances up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

NOTHING CONTAINED HEREIN SHALL CONSTITUTE A COMMITMENT TO MAKE FURTHER OR ADDITIONAL ADVANCES IN ANY AMOUNT AT ANY TIME, WHETHER OR NOT THE TOTAL PRINCIPAL INDEBTEDNESS ABOVE HAS BEEN ADVANCED.

This mortgage will be due March 01, 2012.

Mortgagor(s) hereby warrants that Mortgagee(s) holds fee simple title to the above described property, that Mortgagee(s) has good and lawful authority to mortgage the same, that the property is free and clear of all liens and encumbrances, except encumbrances of record, and that Mortgagee(s) will warrant and defend the property at Mortgagee's expense against all claimants whomsoever. Mortgagee(s) also hereby waives and relinquishes all rights of dower, homestead, distributive share, and exemption in and to the above described property.

Mortgagor(s) and each of them further covenant and agree with Mortgagee as follows:

- To pay all liens, judgments, or other assessments against the property, and to pay when due all assessments, taxes, rents, fees, or charges upon the property or under any lease, permit, license, or privilege assigned to Mortgagee as additional security to this mortgage, including those in or on public domain.
- To insure and keep insured buildings and other improvements, including fixtures and attachments now on or hereafter placed on the property to the satisfaction of Mortgagee. Such insurance will be approved by and deposited with Mortgagee, and endorsed with a mortgage clause with loss payable to Mortgagee. Any sums so received by Mortgagee may be applied in payment of any indebtedness matured or unmatured secured by this mortgage, or at the option of Mortgagee may be used to pay for reconstruction of the destroyed improvements. Such insurance will be in an amount at least equal to the lesser of the loan balance, the actual cash value of the collateral, or the replacement cost of the property, and will

at a minimum, cover losses caused by fire, lightning, explosion, riot, aircraft, vehicles, vandalism, civil commotion, smoke, windstorm, and hail. I/We will obtain and keep flood insurance in force to cover losses by flood as required by Lender and by the National Flood Insurance Act of 1968, as amended, and by regulations implementing the same. I/We further agree that Lender is not and will not be liable for any failure by me/us or by any insurer, for whatever reason, to obtain and keep this insurance in force.

3. To keep all buildings, fixtures, attachments, and other improvements now on or hereafter placed on the property occupied and in good repair, maintenance, and condition and to neither commit nor permit any acts of waste or any impairment of the value of the property. Mortgagee may enter upon the property to inspect the same or to perform any acts authorized herein or in the loan agreement(s).

4. In the event Mortgagee(s) fails to pay any liens, judgments, assessments, taxes, rents, fees, or charges or maintain any insurance on the property, buildings, fixtures, attachments, or improvements as provided herein or in the loan agreement(s), Mortgagee, at its option, may make such payments immediately due and bear interest at the default rate provided in the note(s) from the date of payment until paid. The advancement by Mortgagee of any such amounts will in no manner limit the right of Mortgagee to declare Mortgagee(s) in default or exercise any of Mortgagee's other rights and remedies.

5. In the event Mortgagee is a party to any litigation affecting the property or the lien of this mortgage, including any action by Mortgagee to enforce this mortgage or any suit in which Mortgagee is named a defendant (including condemnation and bankruptcy proceedings) Mortgagee may incur expenses and advance payments for abstract fees, attorneys fees (to the extent allowed by law), costs, expenses, appraisals fees, and other charges at the default rate provided in the note(s) from the date of payment until paid. The advancement by Mortgagee of any such amounts will in no manner limit the right of Mortgagee to declare Mortgagee(s) in default or exercise any of Mortgagee's other rights and remedies.

6. Any awards made to Mortgagee(s) or their successors by the exercise of eminent domain are hereby assigned to Mortgagee, and Mortgagee is authorized to collect and apply the same in payment of any indebtedness, matured or unmatured, secured by this mortgage.

7. In the event of default in the payment when due of any sums secured hereby (principal, interest, advances, or protective advances), or failure to perform or observe any covenants and conditions contained herein, in the note(s), loan agreement(s), or other instrument(s), or any proceeding payable and the whole will bear interest at the default rate as provided in the note(s) and Mortgagee may immediately foreclose this mortgage or pursue any other remedy at law or equity, including foreclosure by advertisement with a power of sale in Mortgagee to the extent provided by applicable law. Delay by Mortgagee in exercising its rights upon default will not be construed as a waiver of any future default. If the proceeds under such sale or foreclosure are insufficient to pay the total indebtedness secured hereby, Mortgagee(s) does hereby agree to be personally bound to pay the unpaid balance, and Mortgagee will be entitled to a deficiency judgment.

8. Upon default, Mortgagee will at once become entitled to exclusive possession, use, and enjoyment of the property and to all rents, issues, crops, profits, and income therefrom, from the time of such default and during the pendency of foreclosure proceedings and the period of redemption, the delivery of which may be enforced by Mortgagee by any appropriate suit, action, or proceeding. Mortgagee will be entitled to a Receiver for the property and all rents, issues, crops, profits, and income therefrom, without regard to the value of the property, or the sufficiency thereof to discharge the mortgage debt and the foreclosure costs, fees, and expenses. Such Receiver may be appointed by any court of competent jurisdiction upon ex parte application, notice being hereby expressly waived. The Receiver will apply all rents, issues, crops, profits, and income of the property to keep the same in good repair and condition, pay all taxes, rents, fees, charges, and assessments, pay insurance premiums necessary to keep the property insured, pay the expense of the receivership and attorney fees incurred by the Receiver, and apply the net proceeds to the payment of the indebtedness secured hereby. Such Receiver will have all the other usual powers of receivers authorized by law and as the court may direct.

9. The integrity and responsibility of the Mortgagee(s) constitutes a part of the consideration for the obligations secured hereby. Should Mortgagee(s) sell, transfer, or convey the property described herein without prior written consent of Mortgagee, Mortgagee, at its option, may declare the entire indebtedness immediately due and payable and may proceed in the enforcement of its rights as on any other default.

10. Assignment of Rents including Proceeds of Mineral Leases. Mortgagee(s) hereby assigns, transfers, and conveys to Mortgagee all rents, royalties, bonuses, and delay moneys or other proceeds that may from time to time become due and payable under any real estate lease or under any oil, gas, gravel, rock, or other mineral lease of any kind including geothermal resources now existing or that may hereafter come into existence, covering the property or any part thereof. All such sums so received by Mortgagee will be applied to the indebtedness secured hereby; or Mortgagee, at its option, may turn over and deliver to Mortgagee(s) or their successors in interest, any or all of such sums without prejudice to any of Mortgagee's rights to take and retain future sums, and without prejudice to any of its other rights under this mortgage. This assignment will be construed to be a provision for the payment or reduction of the mortgage debt, subject to the Mortgagee's option as hereinbefore provided, independent of the mortgage lien on the property. Upon payment in full of the mortgage debt and the release of this mortgage of record, this assignment will become inoperative and of no further force and effect.

11. This Mortgage constitutes a Security Agreement with respect to all the property described herein.

12. The covenants contained in this mortgage will be deemed to be severable; in the event that any portion of this mortgage is determined to be void or unenforceable, that determination will not affect the validity of the remaining portions of the mortgage.

13. Redemption Period. If the property described herein is less than ten acres in size and if Mortgagee waives in any foreclosure proceeding any right to a deficiency judgment against Mortgagee(s), then the period of redemption from judicial sale will be reduced to six months. If the court finds that the property has been abandoned by Mortgagee(s) and if Mortgagee waives any right to a deficiency judgment against Mortgagee(s), then the period of redemption from judicial sale will be reduced to sixty days. In addition, if the property described herein is the residence of Mortgagee(s) at the time of foreclosure, but the court finds that after foreclosure the property has ceased to be the residence of Mortgagee(s), then the period of redemption will be reduced to thirty days from the date of a court order so stating. The provisions of this paragraph will be construed to confirm to the provisions of Sections 628.26, 628.27, and 628.28 of the Code of Iowa.

14. Upon completion of the mortgage, the mortgagee will be deemed to be the owner of the property for all purposes of the Code of Iowa, including the provisions of Sections 628.26, 628.27, and 628.28 of the Code of Iowa.

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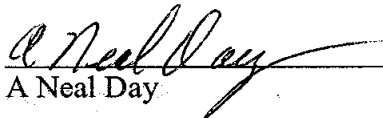
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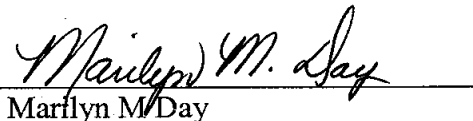
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EXHIBIT "A"
REAL ESTATE MORTGAGE
A. Neal Day and Marilyn M. Day

The N1/2 NE1/4 of Sec. 34 T77N R28W of the 5th P.M., Madison County, Iowa, except the former right-of-way of the Chicago, Rock Island & Pacific Railroad Company running across said real estate, and except commencing at the Southeast corner of the NE1/4 NE1/4 NE1/4 in Sec. 34 T77N R28W of the 5th P.M., Madison County, Iowa, thence North 100 feet, thence West 230 feet, thence South 100 feet, thence East 230 feet to the place of beginning, and except a parcel of land in the NE1/4 NE1/4 of Sec. 34 T77N R28W of the 5th P.M., Madison County, Iowa, more particularly described as follows: Commencing at the Northeast Corner of Sec. 34, T77N R28W of the 5th P.M., Madison County, Iowa; thence along the East line of the NE1/4 of said Sec. 34, thence South 00 degree 00'00" 121.08 feet to the point of beginning. Thence continuing along said East line South 00 degree 00'00" 586.62 feet; thence North 86 degrees 25'23" West, 224.41 feet; thence North 00 degree 46'38" East, 96.57 feet; thence North 00 degree 00'00", 489.98 feet; thence South 86 degrees 25'23" East, 223.09 feet to the point of beginning. Said excepted parcel of land contains 3.000 Acres including 0.444 Acres of County Road right of way.

Dated: October 15, 2002


A Neal Day


Marilyn M. Day

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author outlines the various methods used to collect and analyze the data. This includes both primary and secondary data collection techniques. The primary data was gathered through direct observation and interviews, while secondary data was obtained from existing reports and databases.

The third section details the statistical analysis performed on the collected data. This involves the use of descriptive statistics to summarize the data and inferential statistics to draw conclusions about the population. The results of these analyses are presented in the following tables and charts.

Finally, the document concludes with a summary of the findings and their implications. It highlights the key trends and patterns identified in the data and discusses the potential impact of these findings on the organization's operations and decision-making processes.

The data shows a clear upward trend in sales over the period studied. This is primarily driven by an increase in the number of units sold, which is a result of several factors, including improved marketing efforts and a growing customer base.

However, it is important to note that while sales have increased, the profit margin has remained relatively stable. This suggests that the company is effectively managing its costs and maintaining a competitive price point.

The analysis also reveals that there are significant regional differences in sales performance. The eastern region shows the highest sales volume, while the western region shows the lowest. This could be due to a variety of factors, such as population density, economic conditions, and local market competition.

Overall, the findings indicate that the company is on a positive growth trajectory. However, there are still several areas where improvement is needed, particularly in the western region and in terms of profit margin optimization.

The following table provides a detailed breakdown of the sales data by region and product line. This information is crucial for understanding the specific contributions of each segment to the overall performance.

Region	Product Line	Units Sold	Revenue	Profit
East	Electronics	1200	\$240,000	\$48,000
	Apparel	800	\$160,000	\$32,000
	Home Goods	600	\$120,000	\$24,000
West	Electronics	400	\$80,000	\$16,000
	Apparel	300	\$60,000	\$12,000
	Home Goods	200	\$40,000	\$8,000
South	Electronics	900	\$180,000	\$36,000
	Apparel	700	\$140,000	\$28,000
	Home Goods	500	\$100,000	\$20,000
North	Electronics	500	\$100,000	\$20,000
	Apparel	400	\$80,000	\$16,000
	Home Goods	300	\$60,000	\$12,000
Total	Electronics	3000	\$600,000	\$120,000
	Apparel	2200	\$440,000	\$88,000
	Home Goods	1600	\$320,000	\$64,000
	Total	6800	\$1,360,000	\$272,000

The data indicates that the eastern region is the primary driver of sales, contributing over 40% of the total revenue. Within this region, electronics and apparel are the most popular product lines.

In contrast, the western region shows significantly lower sales volume across all product lines. This may be due to a smaller market size or less effective marketing in that area.

The southern and northern regions show moderate sales performance, with electronics and apparel being the leading categories. The overall profit margin is consistent across all regions, suggesting a uniform cost structure and pricing strategy.