

# Real Estate Mortgage (Not for Purchase Money)

MTG RECORD 163

MORTGAGE DATE  
September 1, 1992

This mortgage is made on the date noted above between the parties listed below. The Mortgagor(s), having received as consideration the principal amount shown below from the Mortgagee, receipt of which is acknowledged, mortgages, and warrants to the Mortgagee, its successors and assigns, forever, the land

and property located and described as noted below, together with all interest in the property, a right, privilege, or improvement belonging to and passable with the property, easements and rights of way of the property, and all buildings and fixtures.

PROPERTY DESCRIPTION			
Property located at: 102 W Clanton, St. Charles, IA 50240			
Parcel #1: A tract of land commencing on the South line of Clanton Street in the Town of St. Charles at a point 33 rods and 7 1/2 feet East of the West line of Section 24 in Township 75 North, Range 26 West of the 5th P.M., Madison County, Iowa, and running thence South 132 feet, thence East 55 feet, thence North			
MORTGAGOR(S)		MORTGAGEE 0360008966	
NAME(S) George D Ramey Nancy L Ramey		NAME Midland Savings Bank FSB	
ADDRESS 102 W Clanton		ADDRESS 606 Walnut Street	
CITY St Charles		CITY Des Moines	
COUNTY Madison	STATE Iowa	COUNTY Polk	STATE Iowa
PRINCIPAL AMOUNT			
EIGHTEEN THOUSAND AND 00/100			\$ 18,000.00

This Mortgage is given to secure the agreements specified in this Mortgage as well as the Mortgage or Consumer Loan Agreement between Mortgagor(s) and Mortgagee of even date. This Mortgage also secures such future Mortgage or Consumer Loan Agreements between Mortgagor(s) and Mortgagee that may be entered into and which specifically reference this Mortgage as the security instrument securing such future Mortgage or Consumer Loan Agreements.

The Mortgagor(s) will pay all indebtedness secured by this Mortgage according to the terms of the Mortgage or Consumer Loan Agreement which documents such indebtedness.

The Mortgagor(s) will keep all of the property mortgaged in good repair, and will keep it insured for the Mortgagee's protection with an insurer of the Mortgagor(s) choice. The Mortgagor(s) will pay all taxes, assessments, and other charges when they are due.

In the event the Mortgagor(s) shall sell, assign, or otherwise transfer their interest in the property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagee's option, constitute a default in the

Consumer Loan Agreement and subject that agreement to the Mortgagee's right to demand payment in full.

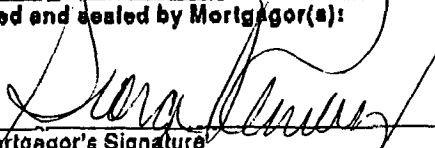
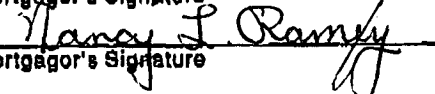
The Mortgagor(s) will pay all mortgage indebtedness to which this Mortgage is secondary, according to the terms of such other obligation(s), and in no way will cause such other indebtedness to be declared in default.

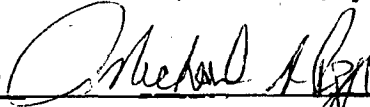
Mortgagor(s) agree to pay, and this mortgage shall secure the payment of all costs of foreclosure, including but not limited to, reasonable attorneys' fees, costs of abstracts, title insurance, court and advertising costs.

If permitted by law, the Mortgagor(s) grant to Mortgagee a power of sale, including any statutory procedure for foreclosure of a Mortgage by advertisement, which Mortgagee may use directly or indirectly to sell the mortgaged property if the Mortgagor(s) default in the payment of any indebtedness secured by this Mortgage or fail to perform any other promise made in this Mortgage or in a Mortgage or Consumer Loan Agreement which documents such indebtedness. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law that might otherwise affect the real property being mortgaged hereunder.

OR DOC  
Midland

ADDITIONAL PROVISIONS	
132 feet, thence West 55 feet to the point of beginning, AND Parcel #2: A tract of land in the Southwest Quarter of the Northwest Quarter of Section 24 in Township 75 North, Range 26 West of the 5th P.M., Madison County, Iowa described as follows: Commencing at a point 33 feet West of the Northwest corner of Block 2 of Souder's Addition to the Town of St. Charles, and running thence West 170 1/2 feet, thence South 132 feet, thence West 132 feet (more or less to the East line of the land owned by Jesse Armstrong), thence South along said line 132 feet, thence East 307 1/2 feet, thence North 264 feet to the Place of Beginning.	FILED NO. <b>618</b> BOOK 163 PAGE 494 92 SEP -4 AM 11:04 MICHELLE UTSLER RECORDER MADISON COUNTY, IOWA See #500

SIGNATURES - MORTGAGOR(S) / WITNESSES	
Signed and sealed by Mortgagor(s):  X  Mortgagor's Signature X  Mortgagor's Signature X _____ Mortgagor's Signature	X _____ Mortgagor's Signature Signed and delivered in the presence of: X _____ Witness' Signature X _____ Witness' Signature

NOTARIZATION	
State of <b>Iowa</b> County of <b>Polk</b>	The foregoing instrument was acknowledged before me this <b>1</b> day of <b>September</b> , 1992, by <b>George D Ramey</b> and <b>Nancy L Ramey</b>   Notary Public's Signature Notary Public's Name For the County of: <b>Warran</b> State of: <b>Iowa</b> My Commission Expires: <b>7-9-93</b>

When Recorded Return to: Midland Savings Bank FSB 606 Walnut Street Des Moines Iowa 50309	Drafted By Address, City, State
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