For use only in consumer loans.
NOT to be used for first mortgage
on land being acquired with proceeds.

Consumer Mortgage
IBA No. 57

CONSUMER MORTGAGE

THIS MORTGAGE, made this 30th day of April, 19 86,
between Jim A. Rinard ("Mortgagor") and
Linda A. Rinard ("Mortgagor") of the County
of Madison and State of Iowa, and
FARMERS & MERCHANTS STATE BANK, Winterset, IA 50273,
Mortgagee, of the County of Madison and State of Iowa.

WITNESSETH: That Mortgagors, in consideration of Two thousand, five hundred, thirty-four and 83/100 - - -

11. ESCROWS. If requested at any time by Mortgagee and as long as requested by Mortgagee, Mortgagors shall pay and continue to pay to Mortgagee additional monthly amounts as Mortgagee shall estimate to be required for the purpose of accumulating a fund from which to pay taxes when due taxes, assessments and insurance premiums with respect to the mortgaged property; but no such escrow shall be required as to amounts which are then being escrowed by Mortgagors with the holder of the first mortgage referred to above.

12. ADDITIONAL PROVISIONS.

IN WITNESS WHEREOF, said Mortgagors have executed this Mortgage the day and year first above written.

NOTICE TO CONSUMER — **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 and may be entitled to receive a refund of unearned charges in accordance with law.**

Jim A. Rinard
Jim A. Rinard — Mortgagor

Linda A. Rinard
Linda A. Rinard — Mortgagor

STATE OF IOWA)
) SS:
COUNTY OF Madison)

On this 30th day of April, 1986, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Jim A. Rinard and Linda A. Rinard, to me known to be the identical persons named in and who executed the within and foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

JoAnn M. Houston
Notary Public in and for said County and State
JoAnn M. Houston

JO ANN M. HOUSTON

WHEN RECORDED, RETURN TO:

Farmers & Merchants State Bank
Box 29
Winterset, Iowa 50273

IOWA MORTGAGE
No. 2320

REAL ESTATE
MORTGAGE

From

To

Filed for record the 6 day of May, A. D. 1986, 1:40 o'clock P. M., and recorded in Book 145 of Mortgages on page 378 of Madison County Records.

Mary E. Welty Recorder
By Shirley G. Henry Deputy

WHEN RECORDED RETURN TO