I, Marvin Vermie, Senior Vice President of Capital City State Bank, certify this to be a be a true copy of the loan to improve his interest (43866-SSA)which is on the books at Capital City State Bank for the purposes noted on the disclosure statement and note.

Marvin Vermie

Marvin Vermie, Senior Vice President

Subscribed and sworn to before me, a notary public, this 27th day of June 1973.

Linda J. Alber

Linda Alber, Notary Public

No. _____ Des Moines, Iowa, June 26, 19 73 $ 11,627.28

For Value Received, I (We), the undersigned, jointly and severally, promise as principal(s) to pay to the order of

CAPITAL CITY STATE BANK

at its office in Des Moines, Iowa,

the sum of Eleven Thousand Six Hundred Twenty-Seven Dollars and 28/100 DOLLARS, in 108 successive installments of $ 107.66, the first installment payable on the 1st day of August, 1973 and a like sum on the 1st day of each Month thereafter, except the final installment shall be $ _____. All past due interest and all past due and unpaid installments shall bear interest at the rate of seven percent per annum from the due date thereof until paid. Upon default in payment of any sum when due under this note, the entire unpaid balance hereof shall become immediately due and payable at the option of the owner of this note. Sureties, endorsers and guarantors hereby severally waive demand of payment, notice of non-payment, notice of protest, and protest, and consent to all extensions of time of payment of this note.

Having deposited with said Bank and pledged as collateral security for the payment hereof Assignment of Deed and Warranty Deed for Collateral Purposes to Two Acres in Madison County as listed on Deed filed in Book #103, Page #195.

undersigned agree(s) that if this note or any part thereof is not paid when due or, if the collateral security shall consist of any life insurance, upon default of payment in any premium thereon when due, the owner of this note may sell said property at public or private sale without notice or demand for payment, with the right of said owner to purchase the collateral at any such sale and apply the net proceeds to payment of this note.

Makers, endorsers and guarantors hereof jointly and severally agree that the owner of this note may enforce collection of said collateral at owner's discretion and may surrender, compromise, release, renew, extend or exchange all or any of same, and agree that they will pay to the owner hereof all reasonable charges and expenses incurred in renewing, securing or collecting such collateral, and that the owner hereof shall not be under any obligation to notify the makers, endorsers or guarantors of such collateral in case of non-payment or institute any proceedings to collect the same or any part thereof, and hereby release the owner hereof from all liability on account of insolvency of the makers, endorsers and guarantors of said collateral. All provisions and powers herein contained shall inure to the benefit of the endorsers or assigns of the owner hereof.

Address R.R. #2
Winterset, Iowa 50273

Address _____

Address _____

x Dick O. Kennedy

x Roberta M. Kennedy

IND. 4
REC. 1
PAGE 1

FILED NO. 1013
BOOK 103 PAGE 222
1973 JUN 28 PM 1:57

RECORDER
MADISON COUNTY, IOWA
Fee #4.50

Mr. Marvin Alber
3325 Douglas Ave 50310

D. H.

For Rel. Mortgage Book 133 Page 332

I, Marvin Vermie, Senior Vice President of Capital City State Bank, certify this to be a true copy of the loan to improve his interest (43866-SSA) which is on the books at Capital City State Bank for the purposes noted on the disclosure statement and note.

Marvin Vermie, Senior Vice President

Subscribed and sworn to before me, a notary public, this 27th day of June, 1973.

Linda J. Albert, Notary Public

SJF

LIB E. G. OSWALD, INC., NEW ULM, MINN. TL-12 50310

DISCLOSURE STATEMENT (INSTALLMENT LOAN)

Borrower's (Name and Address) Jack O Kennedy
RR #2 Winterset Iowa 50273

3325 Douglas Ave

Loan No. _____ Date 6-26-73

Bank: CAPITAL CITY STATE BANK
DES MOINES, IOWA 50309

1. Proceeds	$ 8000.00	Itemized Finance Charges: Interest	$ 3607.28
Other Charges			
Credit Life Insurance	$		
Accident & Health Ins.			
Filing Fees	20.00		
2. Total Other Charges	$ 20.00	4. Total FINANCE CHARGE	$ 3607.28
3. Amount Financed (1 + 2)	$ 8020.00	5. Total of Payments (3 + 4)	$ 11627.28
		6. ANNUAL PERCENTAGE RATE	8.77 %

Payable in 108 equal consecutive monthly installments of $ 107.66 each and one final installment of $ _____ *
all payable on the same day of each month commencing July 1, 19 Aug 1-73

277-5963 (Jim Horn) 485-46-3195

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Commencing at the Southwest Corner of Section 2, Township 76 North, Range 27 West of the 5th P. M., Madison County, Iowa thence East along the South line of Section 2, 925.0 feet to the point of beginning; thence North 295.2 feet, thence East 295.2 feet; thence South 295.2 feet to the South line of Section 2; thence West along the South line of Section 2, 295.2 feet to the Point of Beginning containing 2.000 acres and situated in the Southwest Quarter of Section 2, Township 76 North, Range 27 West of the 5th P. M., Madison County, Iowa.

FILED NO. 938
BOOK 103 PAGE 195
1973 JUN 12 PM 2:14
MARY E WELTY
Fee $1.50

Any
even

SECURITY

(X) This loan is secured by a Security Agreement and covers the following: Assignment of Deed and Warranty Deed for Collateral Purpose to two acres in Madison

( ) This loan is Unsecured.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS STATEMENT. SIGNED X Jack O Kennedy (BORROWER)
X Roberta M Kennedy

* If balloon payment, identify and state the conditions, if any, under which that payment may be refinanced if not paid when due:

☐ May Not Be Refinanced. County as listed on Deed
☐ May Be Refinanced As per Following Method: filed in Book # 103 Page 195

Balloon Payment	Date Due	Payment	Balloon Payment	Date Due	Payment	Balloon Payment	Date Due	Payment	Balloon Payment	Date Due	Payment