

Defendant: _____

2. TAXES. Mortgages shall pay each installment of all taxes and special assessments of every kind, now or thereafter levied against said property, or any part thereof before same become delinquent, without notice or demand; and shall procure and deliver to said Mortgagee, on or before the fifteen day of April and October of each year, duplicate receipts of the proper officers for the payment of all such taxes, and assessments then due.

3. INSURANCE. Mortgages shall keep in force insurance, premiums therefore to be prepaid without notice or demand against loss by fire, tornado and other hazards, casualties and contingencies as Mortgagee may required on personal property as herein referred to, and on all buildings and improvements, in companies to be approved by Mortgagee in an amount not less than the full insurable value of such personal property and improvements, or not less than the unpaid balance herein, whichever amount is smaller, with such insurance payable to Mortgages and Mortgagees, as their interest may appear. Mortgages shall promptly deposit such policies with proper riders with the Mortgagee.

4. REPAIRS TO PROPERTY. Mortgages shall keep the buildings and other Improvements on said premises in as good repair and condition as same may now or are hereafter placed, ordinary wear and tear excepted; and shall not suffer or commit waste on or to said security.

5. ATTORNEY'S FEES. In case of any action, or in any proceedings in any court, to collect any sums payable or secured by this mortgage, or to protect the lien or title herein of the Mortgagee, or in any other case permitted by law in which attorney fees may be collected from Mortgages, or charged upon the above described property, Mortgages agree to any reasonable attorney fees.

6. CONTINUATION OF ABSTRACT. In event of any default herein by Mortgages, Mortgagee may, at the expense of Mortgages, procure an abstract of title, or continuation thereof, for said premises, and charge and add to the mortgage debt the cost of such abstract or continuation with interest upon such expense at the highest legal rate applicable to a natural person; or if the Mortgages is a corporation, then at the default rate provided in the note secured hereby.

7. ADVANCED OPTIONAL WITH MORTGAGEE. It is expressly understood and agreed that if the insurance above provided for is not promptly effected, or if the taxes or special assessments assessed against said property shall become delinquent. Mortgagee (whether electing to declare the whole mortgage due and collectible or not), may (but need not) effect the insurance above provided for, and need not but may and is hereby authorized to pay said taxes and special assessments (irregularities in the levy or assessment of said taxes being expressly waived), and all such payments with interest thereon at the highest legal rate applicable to a natural person (or if the Mortgages is a corporation, then at the default rate provided in the note secured hereby) from time of payment shall by a lien against said premises.

8.1 ACCELERATION OF MATURITY AND RECEIVERSHIP, It is agreed that if default shall be made in the payment of said note on any part of the interest thereon, or any other advance or obligation which may be secured hereby or any agreed protective disbursement, such as taxes, special assessments, insurance and repairs, or if Mortgages shall suffer or commit waste on or to said security, or if there shall be a failure to comply with any and every condition of this mortgage, then, at the option of the Mortgagee, said note and the whole of the indebtedness secured by this mortgage, including all payments for taxes, assessments or insurance premiums, shall become due and shall become collectible at once by foreclosure or otherwise after such default or failure, and without notice of broken conditions; and at any time after the commencement of an action in foreclosure, or during the period of redemption, the court having jurisdiction of the case shall, at the request of the Mortgagee, appoint a receiver to take immediate possession of said property, and of the rents and profits accruing therefrom, and to rent of cultivate the same as he may deem best for the interest of all parties concerned, and shall be liable to account of said Mortgages only for the net profits, after application of rents, issues and profits upon the costs and expenses of the receivership and foreclosure and the indebtedness, charges and expenses hereby secured and herein mentioned. And it is hereby agreed, that after any default in the payment of either principal or interest, such sums in default secured by this mortgage shall draw interest at the highest legal rate applicable to a natural person; or if the Mortgages is a corporation then at the default rate provided in the note secured hereby.

8.2 SIX MONTHS AND 60 DAY PERIOD FOR REDEMPTION. It is further agreed that if this mortgage covers less than 10 acres of land, and in the event of the foreclosure of this mortgage and sale of the property by sheriff's sales in such foreclosure proceedings, the time of one year for redemption from said sale against the Mortgages which may arise out of the foreclosure proceedings; all to be consistent with the provisions of Chapter 628, Code of Iowa. It is further agreed that the period of redemption after a foreclosure of this mortgage shall be reduced to 60 days if all of the three following contingencies develop: (1) The mortgage real estate herein is less than 10 acres in size; (2) the Court finds affirmatively that said real estate has been abandoned by the owners and those persons personally liable under this mortgage at the time of such foreclosure; and (3) the Mortgagee in such action files an election to waive by deficiency judgment against the Mortgages exclusive rights to redeem for the first 20 days after such sale, and the time provided for redemption by creditors as provided in Section 628.5, 628.15 and 628.16 of the Code shall be reduced to 40 days. Entry of appearance by pleading or docket entry by or on behalf of Mortgages shall be a presumption that the property is not abandoned.

9. IT IS EXPRESSLY UNDERSTOOD AND AGREED, but subject to the provisions of Subsection 2.c of Section 535.8, the Code, that if the Mortgages shall convey the real estate described herein or any part thereof to persons other than the Mortgages, or if the title thereto shall become vested in any person or persons other than the Mortgages in any manner whatsoever, then and in ever such case the entire balance owing under this mortgage and the note it secures shall at the option of the Lender be and become immediately due and payable.

10. FINAL PAYMENT. The date of the final payment of the obligations herein is UPON DEMAND ,20 _____

I 1. This is () is not () (strike one) a **CONSTRUCTION MORTGAGE LIEN** as described in Sec. 572.18, the Code.

12. The address of the Mortgagee is Iowa Bail Bonds; 200 4th St.; Des Moines, Iowa 50309

13. Mortgages(q) acknowledges receipt of a fully completed copy of this instrument. (See Footnote No. 4)

IN WITNESS WHEREOF, said Mortgages have set their hands the day and year first above written, namely; _____,20 _____

Mortgages

Mortgages

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STATE OF IOWA, _____ COUNTY, ss.

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On this _____ day of _____, A. D., 20 _____ before me, the undersigned, a Notary Public in the State of Iowa, personally appeared _____, to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public in the State of Iowa