

Mortgage Record, No. 98 , Madison County, Iowa

FIOLAR & CHAMBERS CO., DAVENPORT, IOWA 37778

Mortgage Record 109 Page 541 Recorded from Book 98-Page 189 to show correction in description

Cecil A. Hagerla & Wife et al  
TO  
Nora G. Koch  
Filed for Record the 19 day of March 1947  
at 11:55 o'clock A.M.  
#1452 Wilma M. Wade  
By  
Recording fee, \$ 1.60  
Recorder.  
Deputy.

THIS INDENTURE, Made and entered into this 13th day of February A. D. 1947  
by and between Cecil A. Hagerla and Dorothy M. Hagerla, husband and wife, and Harry D. Herman  
and Bessie Herman, husband and wife,  
of the County of Madison and Des Moines, and State of Iowa, party of the first part, Mortgagor, and  
Nora G. Koch  
respectively,  
of Madison County, Iowa, party of the second part, Mortgagee.

WITNESSETH: That the said party of the first part for and in consideration of the sum of  
Ten Thousand and no/100 (\$ 10,000.00) DOLLARS  
paid by the said party of the second part, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell and convey unto the said  
second party, its heirs, successors and assigns forever, the following described real estate, situated in the County of Madison  
and State of Iowa, to-wit:  
South Half (S½) of Lots Three (3) and Four (4) in Block Eleven (11) of  
the Original Town of Winterset, Iowa, subject to reservation of an alley  
16 feet wide of the East side thereof and subject to party wall agreement  
pertaining to wall on North side of said tract.

STATE OF IOWA, DES MOINES, COUNTY. SS.  
On the 5th day of March, A.D. 1947, before the undersigned, a Notary Public in and  
for Des Moines County, Iowa, came Harry D. Herman and Bessie Herman, husband and wife, to  
me personally known to be the identical persons whose names are subscribed to the fore-  
going mortgage as makers thereof, and acknowledged the execution of the same to be their  
voluntary act and deed.  
WITNESS, my hand and Notarial Seal, the day and year last above written.  
E. L. Hirsch Notary Public  
(Notarial Seal) in and for Des Moines, County, Iowa.

with all appurtenances thereto belonging and aslo all the rents, issues, use and profits of said land, ~~including all crops matured and unmatured  
grown upon said land~~ and income therefrom, from the date of this instrument until the debt secured hereby shall be paid in full.

To have and to hold the premises above described with all the appurtenances thereto belonging and all estate, title, dower, right of homestead  
and claims whatsoever of said first party unto the said second party, <sup>her</sup> heirs, executors and assigns forever; the intention being to convey an absolute  
title in fee to said premises.

And the said party does hereby covenant to and with the second party, <sup>her</sup> heirs, successors and assigns, that they are lawfully seized in fee  
of the premises aforesaid; that the said premises are free and clear of all encumbrances; and that they will forever warrant and defend the title  
thereto against the lawful claims of all persons whomsoever.

Provided, however, that if the first party shall pay or cause to be paid to the second party, <sup>her</sup> heirs, successors or assigns the sum of  
Ten Thousand and no/100 (\$ 10,000.00) DOLLARS  
payable \$700.00 on the first day of September, 1947, and \$700.00 on the first day of  
each March and September thereafter until March 1, 1954 when the entire balance shall  
be due and payable,  
on the day of A.D. 19 , at

with interest according to the tenor and effect of one promissory note of the said Cecil A. Hagerla and Dorothy M.  
Hagerla, husband and wife, and Harry D. Herman and Bessie Herman, husband and wife,  
of even date herewith, payable to Nora G. Koch  
and all such sums of money as may be advanced by the party of the second part, <sup>her</sup> heirs, successors, or assigns, and shall keep and perform all and  
singular the covenants and agreements herein contained for the said first party to keep and perform then These Presents to Be Void, otherwise to  
remain in full force and effect.

First party for themselves and their heirs, executors, administrators, grantees and assigns hereby covenants and agrees with second party, <sup>her</sup>  
heirs, successors and assigns, as follows:

First. To pay or cause to be paid the principal sum and interest above specified, or as set out in the certain promissory note or notes hereinbefore referred to, together  
with all costs and expenses of collection, if any there shall be, and any costs, charges or attorney's fees incurred and paid by second party, its successors or assigns, in maintaining  
the priority of this mortgage, or in foreclosing the same or in defending any action affecting the title to said property.

Second. To pay all taxes, assessments and other charges which are now a lien or may hereafter be levied or assessed upon or against the said premises or any part thereof, or  
on this mortgage or the debt secured thereby before the same shall become delinquent.

Third. To keep the buildings erected thereon or at any time hereafter erected upon said property, insured against loss or damage by fire, lightning and tornado in a sum not  
less than two-thirds of their actual value, loss, if any, payable to second party, or its successors or assigns, such insurance to be obtained in a company satisfactory to second  
party; to pay the premium for such insurance when the policies are issued, and to deliver such policies and all renewals to second party.

Fourth. To keep all improvements, including fences, and all appurtenances thereto now upon or hereafter erected on the said premises in good condition and repair, and not to  
commit or permit waste of the premises hereby mortgaged, nor use or allow same to be used for any unlawful purpose.

Fifth. That should first party fail to pay said taxes, charges or assessments, or to effect and maintain said fire and tornado insurance or suffer waste or permit said premises  
to be used for any unlawful purpose, then the second party may pay such taxes, charges and assessments, may purchase insurance, may redeem from tax sale, may enjoin any  
waste or removal of improvements or use of said property for any unlawful purposes and any moneys so expended shall be repaid to second party, its successors or assigns, with  
interest at seven per cent per annum from the date of such payments, and all such expenditures shall be secured by this mortgage and shall be collectible as a part of and in  
the same manner as the principal sum hereby secured.

Sixth. And it is further agreed between the parties hereto that if default shall be made in payment of the debt secured by this mortgage, or any part thereof, either principal  
or interest, as the same matures or if first party allows taxes or assessments or other charges on the said mortgaged property, or any part thereof, to become delinquent; or  
remove or suffer to be removed any buildings, fences, or other improvements therefrom; or fail to keep said buildings, fences and all other improvements that are now on said  
property, or that may hereafter at any time be placed thereon, in good repair, or fail to keep the buildings now erected, or hereafter to be erected on said property, insured  
against loss or damage by fire and lightning and tornado, payable as above provided; or fail to pay the insurance premiums when the contemplated policies are issued; or fail to  
deliver such policies, or any renewals thereof, to second party, or its assigns; or use or permit said property to be used for any unlawful purpose, or do any other act whereby  
the value of said property shall be diminished; or if any suit be brought by any person, affecting in any manner, the title of first party, or wherein a lien is claimed superior to this  
mortgage or affecting in any manner its validity, then upon the happening of any of said contingencies, at the option of second party, or <sup>her</sup> assigns, the whole indebtedness secured  
hereby shall without notice immediately become due and collectible; and the second party or <sup>her</sup> assigns may proceed at once, or at any time later, to foreclose this mortgage.

Seventh. It is further agreed that the rents, issues, and profits of said real estate are hereby pledged as security for payment of said debt, interest, attorney fees and costs,  
and that in case of foreclosure of this mortgage for any cause, the holder of same shall be entitled to have a receiver appointed to take possession of said property, real and per-  
sonal, pending foreclosure, sale and redemption, and to collect the rents of said real estate and apply the net profits to the payment of said debt and interest and costs of the  
suit after deducting all the costs of such proceedings.

Eighth. It is further agreed and the party of the first part hereby expressly waives the privileges and rights which are afforded by the homestead statutes of the State of  
Iowa, especially agreeing that the said premises shall be liable for the debt secured, and in case of the foreclosure of this mortgage for any cause, the premises herein-  
above described may be offered for sale as one tract.

IN WITNESS WHEREOF, We have hereunto set our hands the day and year first above written.  
Cecil A Hagerla  
Dorothy M. Hagerla  
Harry I. Herman  
Bessie Herman

STATE OF IOWA, Madison County, ss.  
On the 13th day of February A. D. 1947, before the undersigned, a Notary Public in and for Madison County, Iowa,  
came Cecil A. Hagerla and Dorothy M. Hagerla, husband and wife

to me personally known to be the identical person S whose name s/are subscribed to the foregoing mortgage as  
maker S thereof, and acknowledged the execution of the same to be their voluntary act and deed.



WITNESS my hand and Notarial Seal, the day and year last above written.  
Shirley A. Webster  
Notary Public in and for Madison County, Iowa.