

BK: 2023 PG: 110
Recorded: 1/20/2023 at 2:02:20.0 PM
Pages 12
County Recording Fee: \$62.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$65.00
Revenue Tax:
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

**REAL ESTATE MORTGAGE
(THIRD)
Recorder's Cover Sheet**

Preparer Information: Fred L. Dorr, 4201 Westown Parkway, Suite 250, West Des Moines, IA 50266, Phone: (515) 283-1801

Taxpayer Information: David L. Thompson and Jean A. Thompson, 2220 204th Court, Winterset, IA 50273

Return Document To: Fred L. Dorr, 4201 Westown Parkway, Suite 250, West Des Moines, IA 50266

Grantors: David L. Thompson and Jean A. Thompson, husband and wife

Grantees: Farmers Electric Cooperative, Inc.

Legal Description: See Page 2

Document or instrument number of previously recorded documents: _____

REAL ESTATE MORTGAGE (THIRD)

THIS THIRD MORTGAGE is made between **David L. Thompson and Jean A. Thompson**, husband and wife as joint tenants ("Mortgagors") and **Farmers Electric Cooperative, Inc., of Greenfield, Iowa** ("Mortgagee").

1. **Grant of Mortgage and Security Interest.** Mortgagors hereby sell, convey and mortgage unto Mortgagee, and grant a security interest to Mortgagee in the following described property:

- a) ***Land and Buildings.*** Land and buildings situated in Madison County, Iowa (the "Land");

Parcel "D", located in the Northwest Quarter (1/4) of the Northwest Quarter (1/4) of Section Thirty (30), Township Seventy-six (76) North, Range Twenty-seven (27) West of the 5th P.M., City of Winterset, Madison County, Iowa, and containing 3.10 acres as shown in the Amended Plat of Survey filed on May 21, 2003, in Book 2003, Page 2990 in the Office of the Recorder of Madison County, Iowa, and as amended by Affidavit filed on August 19, 2003, in Book 2003, Page 4934 in the Office of the Recorder of Madison County, Iowa;

More commonly known as 2220 204th Court, Winterset, IA 50273,

and all buildings, structures, and improvements now standing or at any time hereafter constructed or placed upon the Land (the "Buildings"), including all hereditament, easements, appurtenances, riparian rights, mineral rights, water rights, rights in and to the lands lying in streets, alleys and roads adjoining the land, estates and other rights and interests now or hereafter belonging to or in any way pertaining to the Land.

- b) ***Personal Property.*** All fixtures and other personal property integrally belonging to or hereafter becoming an integral part of the Land or Buildings whether attached or detached, including but not limited to, light fixtures, shades, rods, blinds, Venetian blinds, awnings, storm windows, screens, linoleum, water softeners, automatic heating, and air-conditioning equipment, and all proceeds, products, increase, issue, accessions, attachments, accessories, parts, additions, repairs, replacements and substitutes of, to, and for the foregoing (the "Personal Property").

- c) *Revenues and Income*. All rents, issues, profits, leases, condemnation awards, and insurance proceeds now or hereafter arising from the ownership, occupancy, or use of the Land, Buildings, and Personal Property, or any part thereof (the “*Revenues and Income*”).

TO HAVE AND TO HOLD the Land, Buildings, Personal Property, Revenues, and Income (collectively called the “**Mortgaged Property**”), together with all privileges, hereditament thereunto now or hereafter belonging, or in any way appertaining and the products and proceeds thereof, unto Mortgagee, its successors and assigns.

- 2. **Obligations**. This Third Mortgage secures the following (hereinafter collectively referred to as the “**Obligations**”):

- a) The payment of the loan made by Mortgagee to **Harvest Kitchen LLC** (“**Borrower**”) evidenced by a promissory note dated January 17, 2023, in the principal amount of \$287,000.00 with a due date of the tenth anniversary of the first advance of funds under the promissory note (the “**Note**”), and any renewals, extensions, modifications, or refinancing thereof and any promissory notes issued in substitution therefor; and,
- b) All other obligations of Borrower to Mortgagee, now existing or hereafter arising, whether direct or indirect, contingent or absolute, and whether as maker or surety, including, but not limited to, future advances and amounts advanced and expenses incurred by Mortgagee pursuant to this Third Mortgage.

- 3. **Representations and Warranties of Mortgagors**. Mortgagors represent, warrant, and covenant to Mortgagee that (i) Mortgagors hold clear title to the Mortgaged Property and title in fee simple in the Land; (ii) Mortgagors have the right, power, and authority to execute this Third Mortgage and to mortgage, and grant a security interest in the Mortgaged Property; (iii) the Mortgaged Property is free and clear of all liens and encumbrances, except for two mortgages as identified in paragraph 6 hereof, and except for real estate taxes not yet delinquent and except as otherwise stated in subparagraph 1a. herein; (iv) Mortgagors will warrant and defend title to the Mortgaged Property and the lien and Third Mortgage priority of this Third Mortgage against all claims and demands of all persons, whether now existing or hereafter arising; and (v) all buildings and improvements now or hereafter located on the Land are or will be, located entirely within the boundaries of the Land. (vi) Mortgagor not acting, directly or indirectly, for or on behalf of any person, group, entity, or nation named by any Executive Order of the United States Treasury Department as a terrorist, “**Specially Designated National and Blocked Person**” or any other banned or blocked person, entity, nation or transaction pursuant to any law, order, rule or regulation that is enforced or administered by the Office of Foreign Assets Control; and are not engaged in this transaction, directly or indirectly on behalf of, or instigating or facilitating this transaction, directly or indirectly on behalf of, any such person, group, entity or nation. Mortgagor

hereby agrees to defend, indemnify and hold harmless the other party from and against any and all claims, damages, losses, risks, liabilities, and reasonable expenses (including reasonable attorney's fees and costs) arising from or related to any breach of the foregoing certification.

4. **[Intentionally omitted.]**
5. **Taxes.** Mortgagors shall pay each installment of all taxes and special assessments of every kind, now or hereafter levied against the Mortgaged Property before the same become delinquent, without notice or demand, and shall deliver to Mortgagee proof of such payment within fifteen (15) days after the date in which such tax or assessment becomes delinquent.
6. **Liens.** Mortgagors shall not create, incur or suffer to exist any lien, encumbrance, security interest, or charge on the Mortgaged Property or any part thereof which might or could be held to be equal or prior to the lien of this Third Mortgage, except for the two prior Mortgages naming Fidelity Bank as Lender/Grantee, both recorded on September 7, 2021, in Book 2021, Page 3762, and Book 2021, Page 3763, and other than the lien of current real estate taxes and installments of special assessments with respect to which no penalty is yet payable. Mortgagors shall pay, when due, the claims of all persons supplying labor or materials to or in connection with the Mortgaged Property.
7. **Compliance with Laws.** Mortgagors shall comply with all present and future statutes, laws, rules, orders, regulations, and ordinances affecting the Mortgaged Property, any part thereof, or the use thereof.
8. **Permitted Contests.** Mortgagors shall not be required to (i) pay any tax, assessment, or other charge referred to in paragraph 5 hereof, (ii) discharge or remove any lien, encumbrance, or charge referred to in paragraph 6 hereof, or (iii) comply with any statute, law, rule, regulation or ordinance referred to in paragraph 7 hereof, so long as mortgagors shall contest, in good faith, the existence, amount or the validity thereof, the amount of damages caused thereby or the extent of Mortgagors' liability therefor, by appropriate proceedings which shall operate during the pendency thereof to prevent (A) the collection of, or other realization upon the tax, assessment, charge or lien, encumbrances or charge so contested, (B) the sale, forfeiture or loss of the Mortgaged Property or any part thereof, and (C) any interference with the use or occupancy of the Mortgaged Property or any part thereof. Mortgagors shall give prompt written notice to Mortgagee of the commencement of any contest referred to in this paragraph 8.

9. **Care of Property.** Mortgagors shall take good care of the Mortgaged Property; shall keep the Buildings and Personal Property now or later placed upon the Mortgaged Property in good and reasonable repair and shall not injure, destroy or remove either the Buildings or Personal Property during the term of this Third Mortgage. Mortgagors shall not make any material alteration to the Mortgaged Property without the prior written consent of Mortgagee.

10. **Insurance.**

- a) *Risks to be Insured.* Mortgagors, at their sole cost and expense, shall maintain insurance on the Buildings and other improvements now existing or hereafter erected on the Land and on the Personal Property included in the Mortgaged Property against loss by fire, extended coverage perils, and such other hazards as Mortgagee may from time to time require, such insurance to have a "Replacement Cost" endorsement attached thereto, with the amount of the insurance at least equal to the balance of the Obligations. At Mortgagors' option, such policy may have a coinsurance clause of not less than 90% of replacement cost provided the policy contains an appropriate form of cost escalation endorsement. Mortgagors will at their sole cost and expense, from time to time, and at any time at the request of Mortgagee, provide Mortgagee with evidence satisfactory to Mortgagee of the replacement cost of Mortgaged Property. Mortgagors will maintain such other insurance as Mortgagee may reasonably require.
- b) *Policy Provisions.* All insurance policies and renewals thereof maintained by Mortgagors pursuant to this Third Mortgage shall be written by an insurance carrier satisfactory to Mortgagee, be payable to the parties as their interest may appear, contain a standard or union-type loss payable clause in favor of Mortgagee, contain an agreement of the insurer that it will not amend, modify or cancel the policy except after thirty (30) days prior written notice to Mortgagee, and be reasonably satisfactory to Mortgagee in all other respects.
- c) *Delivery of Policy or Certificate.* If requested by Mortgagee, Mortgagors will deliver to Mortgagee original policies satisfactory to Mortgagee evidencing the insurance which is required under this Third Mortgage, and Mortgagors shall promptly furnish to Mortgagee all renewal notices and, upon request of Mortgagee, evidence of payment thereof. At least ten (10) days prior to the expiration date of a required policy, Mortgagors shall deliver to Mortgagee a renewal policy in a form satisfactory to Mortgagee.
- d) *Assignment of Policy.* If the Mortgaged Property is sold at a foreclosure sale or if Mortgagee shall acquire title to the Mortgaged Property, Mortgagee shall have all of the right, title and interest of Mortgagors in and to any insurance policies required hereunder, and the unearned

premiums thereon, and in and to the proceeds thereof resulting from any damage to the Mortgaged Property prior to such sale or acquisition.

- e) *Notice of Damage or Destruction; Adjusting Loss.* If the Mortgaged Property or any part thereof shall be damaged or destroyed by fire or other casualty, Mortgagors will, within five (5) calendar days after the occurrence of such damage or destruction, give written notice thereof to the insurance carrier and to Mortgagee and will not adjust any damage or loss which is estimated by Mortgagors in good faith to exceed \$25,000 unless Mortgagee shall have joined in or concurred with such adjustment; but if there has been no adjustment of any such damage or loss within four (4) months from the date of occurrence thereof and if an Event of Default shall exist at the end of such four (4) month period or at any time thereafter, Mortgagee may alone make proof of loss, adjust and compromise any claim under the policies, and appear in and prosecute any action arising from such policies. In connection therewith, Mortgagors do hereby irrevocably authorize, empower and appoint Mortgagee as attorney-in-fact for Mortgagor (which appointment is coupled with an interest) to do any and all of the foregoing in the name and on behalf of Mortgagors.
 - f) *Application of Insurance Proceeds.* All sums paid under any insurance policy required by this Third Mortgage shall be paid to Mortgagee in third priority order, following Fidelity's priority two mortgages indicated in paragraph 6, and which shall, at its option, apply the same (after first deducting therefrom Mortgagee's expenses incurred in collecting the same including but not limited to reasonable attorney's fees) to the reduction of the Obligations or to the payment of the restoration, repair, replacement or rebuilding of Mortgaged Property that is damaged or destroyed in such manner as Mortgagee shall determine and secondly to the reduction of the Obligations. Any application of insurance proceeds to principal of the Obligations shall not extend or postpone the due date of the installments payable under the Obligations or change the amount of such installments.
 - g) *Reimbursement of Mortgagee's Expenses.* Mortgagors shall promptly reimburse Mortgagee upon demand for all of Mortgagee's expenses incurred in connection with the collection of the insurance proceeds, including but not limited to reasonable attorneys fees, and all such expenses shall be additional amounts secured by this Third Mortgage.
11. **Inspection.** Mortgagee, and its agents, shall have the right at all reasonable times, to enter upon the Mortgaged Property for the purpose of inspecting the Mortgaged Property or any part thereof. Mortgagee shall, however, have no duty to make such inspection. Any inspection of the Mortgaged Property by Mortgagee shall be entirely for its benefit and Mortgagors shall in no way rely upon or claim reliance thereon.

12. **Protection of Mortgagee's Security.** Subject to the rights of Mortgagors under paragraph 8 hereof, if Mortgagors fail to perform any of the covenants and agreements contained in this Third Mortgage or if any action or proceeding is commenced which affects the Mortgaged Property or the interest of the Mortgagee therein, or the title thereto, then Mortgagee, at Mortgagee's option, may perform such covenants and agreements, defend against or investigate such action or proceeding, and take such other action as Mortgagee deems necessary to protect Mortgagee's interest. Any amounts or reasonable expenses disbursed or incurred by Mortgagee in good faith pursuant to this paragraph 12 with interest thereon at the rate of 5% per annum, shall become an Obligation of Mortgagors secured by this Third Mortgage. Such amounts advanced or disbursed by Mortgagee hereunder shall be immediately due and payable by Mortgagors unless Mortgagors and Mortgagee agree in writing to other terms of repayment. Mortgagee shall, at its option, be subrogated to the lien of any mortgage or other lien discharged in whole or in part by the Obligations or by Mortgagee under the provisions hereof, and any such subrogation rights shall be additional and cumulative security for this Third Mortgage. Nothing contained in this paragraph shall require Mortgagee to incur any expense or do any act hereunder, and Mortgagee shall not be liable to Mortgagors for any damage or claims arising out of action taken by Mortgagee pursuant to this paragraph.
13. **Condemnation.** Mortgagors shall give Mortgagee prompt notice of any action, actual or threatened, in condemnation or eminent domain and hereby assign, transfer and set over to Mortgagee the entire proceeds of any award or claim for damages for all or any part of the Mortgaged Property taken or damaged under the power of eminent domain or condemnation. Mortgagee is hereby authorized to intervene in any such action in the names of Mortgagors, to compromise and settle any such action or claim, and to collect and receive from the condemning authorities and give proper receipts and acquittances for such proceeds. Any expenses incurred by Mortgagee in intervening in such action or compromising and settling such action or claim, or collecting such proceeds shall be reimbursed to Mortgagee first out of the proceeds. The remaining proceeds or any part thereof shall be applied to the reduction of that portion of the Obligations then most remotely to be paid, whether due or not, or to the restoration or repair of the Mortgaged Property, the choice of application to be solely at the discretion of Mortgagee.
14. **Fixture Filing.** From the date of its recording, this Third Mortgage shall be effective as a financing statement filed as a fixture filing with respect to the Personal Property and for this purpose, the name and address of the debtor is the name and address of Mortgagors as set forth in paragraph 20 herein and the name and address of the secured party is the name and address of the Mortgagee as set forth in paragraph 20 herein.
15. **Events of Default.** Each of the following occurrences shall constitute an event of default hereunder ("Event of Default"):

- a) Borrower shall default in the due observance or performance of the Obligations or Mortgagor shall default in the due observance or performance of or breach any covenant, condition, or agreement on its part to be observed or performed pursuant to the terms of this Third Mortgage.
 - b) Mortgagors shall make an assignment for the benefit of its creditors, or a petition shall be filed by or against Mortgagors under the United States Bankruptcy Code or Mortgagors shall seek or consent to or acquiesce in the appointment of any trustee, receiver, or liquidator of a material part of its properties or of the Mortgaged Property or shall not, within thirty (30) days after the appointment of a trustee, receiver or liquidator of any material part of its properties or of the Mortgaged Property, have such appointment vacated.
 - c) A judgment, writ or warrant of attachment or execution, or similar process shall be entered and become a lien on or be issued or levied against the Mortgaged Property or any part thereof which is not released, vacated, or fully bonded within thirty (30) days after its entry, issue or levy.
 - d) An event of default, however, defined, shall occur under any other mortgage, assignment, or other security document constituting a lien on the Mortgaged Property or any part thereof.
16. **Acceleration: Foreclosure.** Upon the occurrence of any Event of Default and at any time thereafter while such Event of Default exists, Mortgagee may, at its option, after such notice and cure period as may be required by law or provided under the Note or other corresponding loan documents, exercise one or more of the following rights and remedies (and any other rights and remedies available to it):
- a) Mortgagee may declare immediately due and payable all Obligations secured by this Third Mortgage, and the same shall thereupon be immediately due and payable, without further notice or demand.
 - b) Mortgagee shall have and may exercise with respect to the Personal Property, all the rights, and remedies accorded upon default to a secured party under the Iowa Uniform Commercial Code. If notice to Mortgagors of the intended disposition of such property is required by law in a particular instance, such notice shall be deemed commercially reasonable if given to Mortgagors at least ten (10) days prior to the date of the intended disposition.
 - c) Mortgagee may (and is hereby authorized and empowered to) foreclose this Third Mortgage in accordance with the law of the State of Iowa, 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 Mortgagee appoint a receiver to take immediate possession of the Mortgaged Property and of the Revenues and Income accruing therefrom and to rent or cultivate the same as he may deem best for the interest of all parties concerned, and such receiver shall be liable to account to Mortgagors only for the net profits, after application of rents, issues, and profits upon the costs and expenses of the receivership and foreclosure and upon the Obligations.

17. **Redemption.** It is agreed that if this Third Mortgage covers less than ten (10) acres of land, and in the event of the foreclosure of this Third Mortgage and sale of the property by sheriff's sale in such foreclosure proceedings, the time of one year for redemption from said sale provided by the statutes of the State of Iowa shall be reduced to six (6) months or reduced to three (3) months if the property is not used for an agricultural purpose as defined in section 535.13 provided in all cases under this section the Mortgagee, in such action files an election to waive any deficiency judgment against Borrower or Mortgagors, if applicable, which may arise out of the foreclosure proceedings; all to be consistent with the provisions of Chapter 628 of the Iowa Code. If the redemption period is so reduced, for the first two (2) months after sale such right of redemption shall be exclusive to the Mortgagor, and the time periods in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to three (3) months.

It is further agreed that the period of redemption after a foreclosure of this Third Mortgage shall be reduced to sixty (60) days if all of the three following contingencies develop: (1) The real estate is less than ten (10) acres in size; (2) the Court finds affirmatively that the said real estate has been abandoned by the owners and those persons personally liable under this Third Mortgage at the time of such foreclosure; and (3) Mortgagee in such action files an election to waive any deficiency judgment against Borrower or Mortgagors, if applicable, or their successors in interest in such action. If the redemption period is so reduced, Mortgagors or their successors in interest or the owner shall have the exclusive right to redeem for the first thirty (30) days after such sale, and the time provided for redemption by creditors as provided in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to forty (40) days. Entry of appearance by pleading or docket entry by or on behalf of Mortgagors shall be a presumption that the property is not abandoned. Any such redemption period shall be consistent with all of the provisions of Chapter 628 of the Iowa Code. This paragraph shall not be construed to limit or otherwise affect any other redemption provisions contained in Chapter 628 of the Iowa Code.

18. **Attorneys' Fees.** This mortgage shall secure payment on demand of all reasonable costs and expenses incurred by Mortgagee in enforcing or protecting its rights and remedies hereunder, including, but not limited to, reasonable attorneys' fees and legal expenses.

19. **Forbearance Not A Waiver. Rights. and Remedies Cumulative.** No delay by Mortgagee in exercising any right or remedy provided herein or otherwise afforded by law or equity shall be deemed a waiver of or preclude the exercise of such right or remedy, and no waiver by Mortgagee of any particular provisions of this Third Mortgage shall be deemed effective unless in writing signed by Mortgagee. All such rights and remedies provided for herein or which Mortgagee or the holder of the Obligations may have otherwise, at law or in equity, shall be distinct, separate, and cumulative and may be exercised concurrently, independently, or successively in any order whatsoever, and as often as the occasion therefor arises.

20. **Notices.** All notices required to be given hereunder shall be in writing and deemed given when personally delivered or deposited in the United States mail, postage prepaid, sent certified or registered, addressed as follows:

a) If to Mortgagors, to:

**David L. Thompson and Jean A. Thompson
2220 204th Court
Winterset, IA 50273**

with copy to:

**c/o Megan K. Marty
Registered Agent
699 Walnut Street – Suite 1700
Des Moines, I 50309**

b) If to Mortgagee, to:

**Madison County Development Group
1217 N. 6th Avenue, Suite 3
Winterset, IA 50273**

**Farmers Electric Cooperative, Inc.
2389 Highway 92
P.O. Box 330
Greenfield, IA 50849**

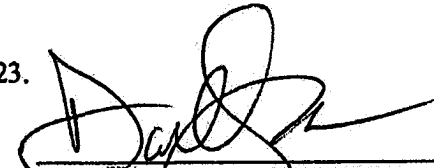
or to such other address or person as hereafter designated in writing by the applicable party in the manner provided in this paragraph for the giving of notices.

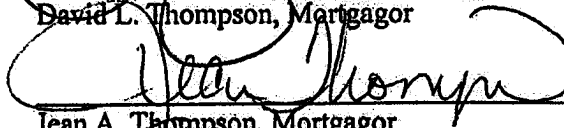
21. **Severability.** In the event any portion of this Third Mortgage shall, for any reason, be held to be invalid, illegal, or unenforceable in whole or in part, the remaining provisions shall not be affected thereby and shall continue to be valid and enforceable and if for any reason, a court finds that any provision of this Third Mortgage is invalid, illegal, or unenforceable as written, but that by

limiting such provision it would become valid, legal and enforceable then such provision shall be deemed to be written, construed and enforced as so limited.

22. **Further Assurances.** At any time and from time to time until payment in full of the Obligations, Mortgagors will, at the request of Mortgagee, promptly execute and deliver to Mortgagee such additional instruments as may be reasonably required to further evidence the lien of this Third Mortgage and to further protect the security interest of Mortgagee with respect to the Mortgaged Property, including, but not limited to, additional security agreements, financing statements, and continuation statements. Any expenses incurred by the Mortgagee in connection with the recordation of any such instruments shall become additional Obligations of Mortgagors secured by this Third Mortgage. Such amounts shall be immediately due and payable by Mortgagors to Mortgagee.
23. **Successors and Assigns Bound; Number; Gender; Agents; Captions.** The rights, covenants, and agreements contained herein shall be binding upon and inure to the benefit of the respective legal representatives, successors, and assigns of the parties. Words and phrases contained herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine, feminine, or neuter gender according to the contexts. The captions and headings of the paragraphs of this Third Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.
24. **Governing Law.** This Third Mortgage shall be governed by and construed in accordance with the laws of the State of Iowa.
25. **Release of Rights of Dower, Homestead, and Distributive Share.** Each of the undersigned hereby relinquishes all rights of dower, homestead, and distributive share in and to the Mortgaged Property and waives all rights of exemption as to any of the Mortgaged Property.
26. **Acknowledgment of Receipt of Copies of Debt Instrument.** Mortgagors hereby acknowledge the receipt of a copy of this Third Mortgage together with a copy of each promissory note secured hereby.
27. **Other.** This Third Mortgage is being executed by Borrowers/Grantors individually, hereby pledging their home, legally described first herein and locally known as 2220 204th Court, Winterset, Iowa 50273, as security for repayment of the obligations identified in paragraph 2 hereof, resulting from the loan Grantee/Lender **Farmers Electric Cooperative, Inc.** made to **Harvest Kitchen LLC** as further explained in the same paragraph 2 of this Third Mortgage instrument.

Dated: JANUARY 17TH, 2023.

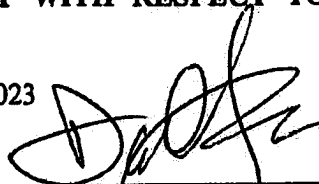


David L. Thompson, Mortgagor


Jean A. Thompson, Mortgagor

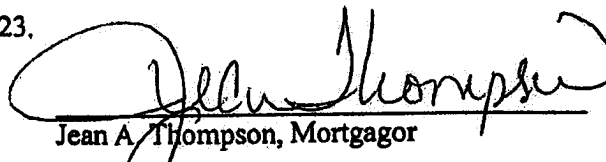
I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS THIRD MORTGAGE, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS THIRD MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS THIRD MORTGAGE.

Dated: JANUARY 17TH, 2023



David L. Thompson, Mortgagor

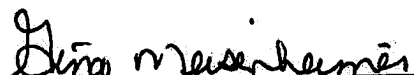
Dated: JANUARY 17TH, 2023.



Jean A. Thompson, Mortgagor

STATE OF IOWA)
) ss.
COUNTY OF Madison)

This record was acknowledged before me on January 17, 2023, by David L. Thompson and Jean A. Thompson, husband and wife.



Notary Public in and for the State of Iowa

