and such the authorities shall issue such the permits upon a showing that there is a need to move to market farm produce of the type subject to rapid spoilage or loss of value or to move to any farm feeds or fuel for home heating purposes.

2. Upon a finding that a bridge or culvert does not meet established standards set forth by state and federal authorities, local authorities may by ordinance or resolution impose limitations for an indefinite period of time on the weight of vehicles upon bridges or culverts located on highways under their sole jurisdiction. The ordinance or resolution shall not apply to implements of husbandry as defined in section 321.1, subsection 16 or to implements of husbandry loaded on hauling units for transporting the implements to locations for purposes of repair. A person who violates the ordinance or resolution shall, upon conviction or a guilty plea, be subject to a fine determined by dividing the difference between the actual weight of the vehicle and the maximum weight allowed by the ordinance or resolution by one hundred and multiplying the quotient by two dollars. Local authorities may issue or approve special permits allowing the operation over a bridge or culvert of vehicles with weights in excess of restrictions imposed under the ordinance or resolution, but not in excess of load restrictions imposed by any other provision of this chapter.

Sec. 2. Section 321.472, Code 1987, is amended to read as follows: 321.472 SIGNS POSTED.

The local authority enacting any such ordinance or resolution authorized under section 321.471 shall erect or cause to be erected and maintained maintain signs designating the provisions of the ordinance or resolution at each end of that portion of any highway or at the location of any bridge or culvert affected thereby, and the ordinance or resolution shall not be effective unless and until such the signs are erected and maintained.

Approved May 29, 1987

CHAPTER 163

DEBT DOCUMENT COPIES
H.F. 426

AN ACT requiring lenders or other secured parties to provide to debtors copies of documents signed by the debtors.

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. Section 535.16, Code 1987, is amended to read as follows: 535.16 DELIVERY OF COPIES OF DEBT INSTRUMENTS DOCUMENTS.

A lender or other secured party shall provide to a debtor copies, at the time a document relating to a debt is signed, a copy of all documents the document signed by the debtor relating to the debt at the time a debt instrument is executed. Receipt of the copies a copy required by this section may be acknowledged on the instrument itself face of the document or on a separate acknowledgement of receipt.

A lender or other secured party shall provide to a debtor copies of all documents signed by the debtor relating to the debt at times other than at execution any other time, upon request, at a price no more than the actual cost of reproduction for a charge that shall not exceed the reasonable cost of copying the document.

Approved May 29, 1987