



THOMAS J. VILSACK  
GOVERNOR

OFFICE OF THE GOVERNOR

SALLY J. PEDERSON  
LT. GOVERNOR

April 21, 2006

The Honorable Chester Culver  
Secretary of State  
State Capitol Building  
L O C A L

Dear Mr. Secretary:

I hereby transmit:

**Senate File 2262**, an Act relating to the prepayment of agricultural loans secured by a real estate mortgage.

**Senate File 2290**, an Act relating to the payment of costs of reasonable attorney fees and other expenses related to certain adoption proceedings.

**Senate File 2292**, an Act relating to farm tenancies.

The above Senate Files are hereby approved this date.

Sincerely,

A handwritten signature in blue ink, appearing to read "Tom Vilsack".

Thomas J. Vilsack  
Governor

TJV:jmc

cc: Secretary of the Senate  
Chief Clerk of the House





SENATE FILE 2262

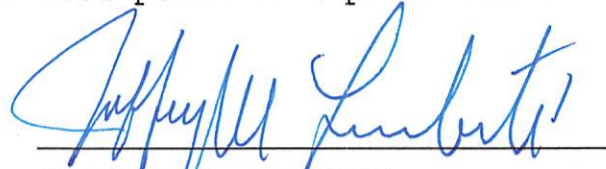
AN ACT  
RELATING TO THE PREPAYMENT OF AGRICULTURAL LOANS  
SECURED BY A REAL ESTATE MORTGAGE.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. Section 535.9, subsection 1, Code 2005, is amended to read as follows:

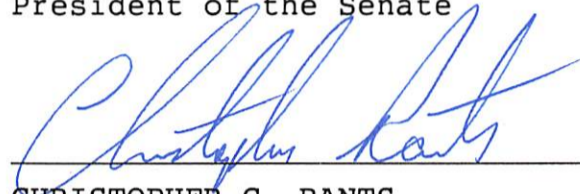
1. As used in this section, "loan" means a loan of money which is wholly or in part to be used for the purpose of purchasing real property which is a single-family or a two-family dwelling occupied or to be occupied by the borrower, or which is payable over a term of five years or less for the purpose of purchasing agricultural land. "Loan" includes the refinancing of a contract of sale, and the refinancing of a

prior loan, whether or not the borrower also was the borrower under the prior loan, and the assumption of a prior loan.



JEFFREY M. LAMBERTI

President of the Senate



CHRISTOPHER C. RANTS

Speaker of the House

I hereby certify that this bill originated in the Senate and is known as Senate File 2262, Eighty-first General Assembly.



MICHAEL E. MARSHALL

Secretary of the Senate

Approved April 21, 2006



THOMAS J. VILSACK

Governor