Loan Number 386212

Mortgage Modification Agreement made March 06, 1990, by and between Robert L Knake and Joyce D Knake (herein "Borrower") and Norwest Bank Iowa, National Association (herein "Lender").

Recitals:

A. Borrower is the Mortgagor or an Obligator and Lender is the Mortgagee of a mortgage dated May 08, 1987, which mortgage originally secured payment of a loan in the amount of $ 74,602 plus interest at the rate of 9.25000% per annum, maturing on April, 1990, as evidenced by a Note of the same date executed by Borrower.

B. The mortgage is recorded in the office of the Recorder of Delaware County, Iowa, book 103 of Mortgages on page 71, and is of real estate situated in Delaware County, described as follows:

SEE ATTACHED

C. Borrower and Lender desire that the Mortgage and Note be modified as herein provided but that all terms not so modified remain unchanged and in full force and effect.

Now, therefore, in consideration of the mutual covenants herein contained, it is agreed:

1. Amount Due: Borrower acknowledges there is as of this date due and owing on the aforesaid Mortgage and Note the principal balance of $ 64,343.82 plus accrued interest.

2. Payment Schedule: The payment schedule provided in said Note is hereby modified so that payments of principal and interest shall be made as follows:

$886.34 on April 1, 1990 , and a like amount on the same day of each month thereafter until March 1, 1993 when the entire sum of unpaid principal and interest shall be paid in full.

3. Rate: The interest rate provided in the Note is hereby modified to be 11.00%. The late charge therein provided is modified to be 4.00% of any monthly installment not received within 15 days after the installment is due.

4. Other Modifications:

For Release, See Book 143
Page 21 11/6/98

NONE

5. Warranty: Borrower covenants and warrants that the said Mortgage is a first lien upon the real estate described above.

6. No Other Modification: Except as provided above, the said Mortgage and Note and all provisions thereof shall remain unaffected and unchanged by this Agreement and all terms, conditions and provisions of said Note and Mortgage not modified are hereby ratified and confirmed in all respects, and Borrower promises to pay the aforesaid sum with interest and in the manner stated above.

FILE No. 3-2284
RECORDING FEE $ 15.00
TRANSFER FEE $

FILED FOR RECORD THE 4 DAY OF April, 1990 AT 10:39 O'CLOCK A. M. BOOK 110 PAGE 175

STATE OF IOWA, DELAWARE COUNTY
Joan Sheppard, Recorder
LM

In witness whereof, the parties have executed this instrument.

NORWEST BANK IOWA
NATIONAL ASSOCIATION

By Kenneth A. Strother
Kenneth A. Strother, Senior Vice-Pres.

Attest Gary L. Ellis - AVP
Gary L. Ellis, Asst. Vice-President

Robert L. Knake
Robert L. Knake

Joyce D. Knake
Joyce D. Knake

STATE OF IOWA)
)SS:
COUNTY OF LINN)

On this 19TH day of MARCH, 19 90, before me, a Notary Public in and for LINN County, personally appeared ROBERT L. KNAKE & JOYCE D. KNAKE known to be the identical person(s) named in and who executed the foregoing instrument and acknowledged that THEY executed the same as THEIR voluntary act and deed.

Cindy M. Smith
Notary Public in and for said County and State
CINDY M. SMITH, NOTARY

STATE OF Iowa)
)SS:
COUNTY OF Linn)

On this 22nd day of March, 19 90, before me, a Notary Public in and for Linn county, Iowa personally appeared Kenneth A. Strother and Gary L. Ellis, to me personally known, who being by me duly sworn did say that they are the Senior Vice-President and Asst. Vice-President, respectively, of said Corporation; that the seal affixed to said instrument is the seal of said Corporation and that the said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors and said execution of said instrument to be the voluntary act and deed of said Corporation by it voluntarily executed.

Sharon L Ryan
Notary Public in and for said County and State
Sharon L. Ryan

The part of Lot 13 of Connolly's Riverview Addition to Delaware County, Iowa, according to plat recorded in Book 2 Plats, Pages 86-87, described as commencing at a point on the West line of said Lot 13 that is 60.0 feet Southerly from the Northwest corner of said Lot 13, running thence Easterly on a line parallel with the North line of said Lot a distance of 60.0 feet thence Southrly on a line parallel with the East line of said Lot a distance of 60.0 feet, thence Westerly on a line parallel with the North line of said Lot a distance of 60.0 feet to the West line of said Lot, thence North 10° 27' West a distance of 60.0 feet to the point of beginning; and that tract of land lying West of above described portion of Lot 13 extended to the water's edge; samd being a part of the Southwest Quarter (SW¼) of Northeast quarter (NE¼) of Section 30, Township Eighty-eight (88) North, Range Four (4) West of the 5th P.M.