April 22, 19 91

AMENDMENT OF REAL ESTATE MORTGAGE

Know All Men By These Presents: That Kenneth L. Smith and Mary Jo Smith executed a real estate mortgage in favor of Union Bank and Trust Company, Strawberry Point, Iowa, on May 29 19 90, said mortgage being filed for record on May 30 1990, in Book 26, Page 91, Office of Delaware County Recorder, Manchester Iowa.

Said mortgage is hereby amended to include the following:

1. THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF $ 30,000.00, LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTAGES AND LIENS. **Caveat: This paragraph shall not constitute a commitment to make additional loans in any amount.**

2. MORTGAGORS ACKNOWLEDGE RECEIPT OF A COPY OF MORTGAGE INCLUDING ATTACHMENT ON TODAY'S DATE.

3. 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 CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.

For Release, See Book 50
Page 99 9-28-98

Date: April 22, 1991 Kenneth L. Smith
Kenneth L. Smith Mortgagor

Date: April 22, 1991 Mary Jo Smith
Mary Jo Smith Mortgagor

State of Iowa, County of Clayton, ss.

On this 22nd day of April A.D. 1991, before me, Herbert M. Surom, Jr. a Notary Public in and for the County of Clayton, State of Iowa, personally appeared Kenneth L. Smith and Mary Jo Smith

to me known to be the identical persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

In Witness Whereof, I have hereunto signed my name and affixed my Notarial Seal the day and year last above written.

HERBERT M. SUROM, JR. MY COMMISSION EXPIRES 11-15-93

Herbert M. Surom, Jr.
Notary Public in and for Clayton County, State of Iowa

FILE No. 88-2442
RECORDING FEE $ 5.00
TRANSFER FEE $

FILED FOR RECORD THE 23 DAY OF April, 1991 AT 10:03 O'CLOCK A. M. BOOK 27 PAGE 206

STATE OF IOWA, DELAWARE COUNTY
Joan Sheppard, Recorder
TLM