MORTGAGE EXTENSION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS Stephen F. Heims and Elizabeth A. Heims.

Husband and wife.,

hereinafter called Mortgagor, is the owner of the fee simple title to certain real estate described in a certain mortgage dated the 1st. day of June., 1988, and recorded in the office of the Delaware County, Iowa, Recorder, in ~~Volume~~ File No. 178-2702 in Book 105 Page 252 and said note, and mortgage securing the same, is now owned and held by

Citizens State Bank Box 517 Monticello, Iowa 52310

, hereinafter called Mortgagee, and

WHEREAS, there is due and owing on the note secured by said mortgage the sum of $ 25,700.00, as of the 1st. day of June, 1991, and the Mortgagor desires an extension of time within which to pay said promissory note, and the Mortgagee has consented thereto, upon the terms and conditions hereinafter appearing.

NOW, THEREFORE, AS EVIDENCE THEREOF, IT IS AGREED that the time of payment of said note, secured by said mortgage, is hereby extended so that it shall mature as follows:

June 1, 2000

with interest from the 1st. day of June, 1991, at the rate of 11 per cent per annum, payable monthly to maturity.

The parties hereto AGREE that said mortgage securing said note shall continue to be a first lien upon the premises and the rents and profits arising therefrom, and all personal property described in said mortgage, and that said note and mortgage and all the covenants and conditions therein shall remain in force and effect, except as herein modified, and except that the interest rate on said promissory note after maturity and upon any advancement made by the Mortgagee as provided by the terms of said mortgage, shall bear the highest legal rate of interest.

IN WITNESS WHEREOF, The parties hereto have executed the foregoing instrument this 1st. day of June, 1991.

Citizens State Bank

James K. Burdick

James K. Burdick

Mortgagee.

Stephen F. Heims

Stephen F. Heims

Elizabeth A. Heims

Elizabeth A. Heims

Mortgagor.

Keith A. Kramer

FILE No. 101-2930
RECORDING FEE $ 10.00
TRANSFER FEE $

FILED FOR RECORD THE 7 DAY OF June, 1991 AT 10:07 O'CLOCK A. M. BOOK 113 PAGE 104

STATE OF IOWA, DELAWARE COUNTY
Joan Sheppard, Recorder
LM

STATE OF IOWA,
Delaware COUNTY } ss.

BE IT REMEMBERED, That on this 1st. day of June, A. D., 1991,
before me Donald R. Huber, a Notary Public in and for Delaware
County, Iowa, personally appeared Stephen F. Heims and Elizabeth A. Heims,
to me known to be the persons described in and who executed the foregoing instrument as mortgagors, and
acknowledged that they executed the same as their voluntary act and deed.

Donald R Huber
Notary Public in and for the County and State aforesaid.
Donald R. Huber

STATE OF IOWA, County of Jones, ss.

On this 1st. day of June, A.D. 1991, before me, Donald R. Huber
a Notary Public in and for the County of Delaware, State of Iowa, personally appeared
Jmaes K. Burdick Executive, President, and Keith A. Kramer Vice President, Secretary or Cashier, of Citizens State Bank, the Corporation which executed the above and
foregoing instrument, who being by me duly sworn, each for himself, did say that they are respectively the
Executive President and Vice-President of said Corporation; that (the seal affixed to said instrument is the seal of said Corporation)—(no seal has been procured by the said Corporation) and that said instrument was by them signed and sealed on behalf of the said Corporation by authority of its board of directors, and each of them acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it and each of them voluntarily executed.

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

NOTARIAL SEAL

Donald R Huber
Donald R. Huber
Notary Public in and for Delaware County, State of Iowa.

101-2930

MORTGAGE EXTENSION AGREEMENT

STEPHEN F. HEIMS & WIFE

TO

CITIZENS STATE BANK

STATE OF IOWA, } ss.
County }

Filed for record the ____ day of
____, A. D. 19____,
at ____ o'clock ____M., and Recorded in Book
____ of Mortgages, on Page ____
Indexed on Chattel Mortgage Index,
____, 19____
Recorder

Citizens State Bank
Ryan
Ia 52330

101-2930
DELAWARE COUNTY IOWA
FILED
'91 JUN 7 AM 10 07
BOOK 113 PAGE 104
RECORDER
$10.00