MEMORANDUM OF AGREEMENT

This AGREEMENT, made and entered into this 9 day of Jan, 1992 by and between the Secretary of Veterans Affairs, an Officer of the United States of America, and his successors in office, as such, hereinafter called "Seller", and JAMES R. HEINRICHS, hereinafter called "Buyer".

WITNESSETH: That buyer is the assignee of one certain Installment Contract For Sale of Real Estate dated the 12th day of August, 1991, and recorded in book 50, pages 343 of the ___ County Recorder's records, said Installment Contract For Real Estate being for the sale of the Property described as follows to-wit:

Lot 2, Block 4 of Toogood and Bethel's Subdivision of North part of Lot 1 of Iowa Land Company's Subdivision of part of Manchester, Iowa.

(Known locally as: 132 West Howard, Manchester, Iowa 52057)

NOW, THEREFORE, the parties hereto do agree to amend said Installment Contract For The Sale of Real Estate in the following manner:

THAT paragraph 4 of said Contract shall be amended to state that the principal and interest be payable in equal installments of $226.39, said installments to begin 2-1-92, and a like sum on the first day of each and every month thereafter until said principal and interest shall have been fully paid. Unless sooner paid, the unpaid balance of principal plus the accrued and unpaid interest shall be due and payable on or before 9-1-2021.

All other provisions, terms, or requirements of the said Installment Contract For Sale of Real Estate shall remain unchanged. The covenants contained in this Agreement, and in the original Installment Contract For Sale of Real Estate as modified by this Agreement, shall be binding upon, and the benefits and advantages hereunder shall inure to the respective heirs, executors, administrators, successors, and assigns of the parties hereto.

This Memorandum of Agreement is being entered into by the parties hereto to permit buyer to replace furnace which results in a new reamortized principal amount of $28,073.46

IN WITNESS THEREOF the parties hereto have executed this Agreement in duplicate by setting their hands and seals hereto as of 9 day of Jan, 1992

EDWARD J. DERWINSKI
Secretary of Veterans Affairs

By: _____
JACK R. RIVERS
SELLER

James R. Heinrichs
JAMES R. HEINRICHS
BUYER

FILE No. 152-1843
RECORDING FEE $ 10.00
TRANSFER FEE $ _____

FILED FOR RECORD THE 10 DAY OF Janaury, 19 92 AT 8:02 O'CLOCK A M. BOOK 51 PAGE 101

STATE OF IOWA, DELAWARE COUNTY
Jane A. Lloyd, Recorder
TLD

State of Iowa)
) SS:
County of Delaware)

On this 9 day of January, 19 94, before me personally appeared James R Heinrichs and _____, to me known to be the persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

DELAWARE CO IOWA CLERK COURT

~~Notary Public~~ in and for the State of Iowa
R.W. NIEMAN, Clerk District Court

State of Iowa)
)SS:
County of Polk)

On this 9 day of JANUARY, 19 92, before me personally appeared Jack C. Rivers to me known to be the person named in and who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed.

JCR

NOTARIAL SEAL IOWA
VIVIAN SHEESLEY
MY COMMISSION EXPIRES
May 12, 1994

Vivian Sheesley
Notary Public in and for the State of Iowa

My Commission Expires: May 12, 1994