TO BE USED IF AMENDING BANKERS SYSTEMS MORTGAGES
MS AG/CO - MIG-IA AND OCP-MIG

MORTGAGE AMENDMENT AGREEMENT

THIS AGREEMENT made this 6th day of October, 1992, by and between The Oelwein State Bank, Oelwein, Iowa, party of the first part, and Joel D. Reinert and Janet M. Reinert, Borrower(s) collectively party of the second part, WITNESSETH:

WHEREAS, the party of the second part has heretofore mortgaged unto the party of the first part certain lands and premises which are described in a Mortgage dated November 15, 1989 which is recorded in the Office of the Recorder for Delaware County, State of Iowa, in Book 25 of Real Estate Mortgages on pages 134.

NOW THEREFORE, for good and valuable consideration, receipt of which is hereby acknowledged, it is agreed between the parties that said mortgage is amended as follows:

1. The Secured Debt Paragraph of the Mortgage is amended to change the maturity date (due date) of the Note secured by said Mortgage to September 15, 2002.

2. To add the following: Variable Rate: The interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.

3. That the terms, conditions, and provisions of said Mortgage are hereby ratified and confirmed in all respects, matters, and things except wherein the same are amended by this instrument.

This agreement shall be binding upon the successors, heirs, administrators, and assigns of the respective parties hereto.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGE RECEIPT OF A COPY OF THIS INSTRUMENT.

For Release, See Book 49
Page 45 4/10/98

BORROWER(S):

X Joel D. Reinert
Joel D. Reinert

X Janet M. Reinert
Janet M. Reinert

THE OELWEIN STATE BANK

By Dan R. Crandall
Dan R. Crandall, Vice President

By Carol A. Tousley
Carol A. Tousley, Vice President

STATE OF IOWA, COUNTY OF FAYETTE) ss:

On this 6th day of October, 1992, before me, the undersigned Notary Public in the State of Iowa, personally appeared Joel D. Reinert and Janet M. Reinert, to me 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.

JAYE SHONLEY
MY COMMISSION EXPIRES
4-24-93

Jaye Shonley
Notary Public
in and for the State of Iowa

STATE OF IOWA, COUNTY OF FAYETTE) ss:

On this 6th day of October, 1992, before me, the undersigned Notary Public in and for the State of Iowa, personally appeared Dan R. Crandall and Carol A. Tousley, to me personally known, who being by me duly sworn, did say that they are the Vice President and Vice President, respectively, of said corporation; that the seal affixed thereto is the seal of said corporation; that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors; and that the said Vice President and Vice President, as such officers, acknowledged the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed.

JAYE SHONLEY
MY COMMISSION EXPIRES
4-24-93

Jaye Shonley
Notary Public
in and for the State of Iowa

FILE No. 228-1154
RECORDING FEE $ 5.00
TRANSFER FEE $

FILED FOR RECORD THE 8 DAY OF Oct, 1992 AT 12:39 O'CLOCK P. M. BOOK 31 PAGE 51

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