EXHIBIT D-2
ADDENDUM TO MORTGAGE dated June 16, 1995

This Tax Exempt Financing Rider is made this 16th day of June, 19 95, and is incorporated into and shall be deemed to amend and supplements a Mortgage, dated of even date herwith, given by the undersigned (the "Mortgagor") to secure the Mortgagor's Note to Farmers & Merchants Savings Bank (herein, the "Lender") and covering the property described in the Mortgage (the "Property") and located at 117 North West St. Earlville, Iowa 50126 (property address)

The provisions hereof shall prevail notwithstanding any contrary provisions in any note or other instrument which evidences the obligations secured by the Mortgage.

As long as the Mortgage is held by the Iowa Finance Authority or backs a mortgage-backed security held by the Iowa Finance Authority, Allied Group Mortgage Company (the "Servicer") or such of its successors or assigns as may by separate instrument assume responsibility for assuring compliance by the Mortgagor with the provisions of this Addendum, may declare all sums secured by the Mortgage to be immediately due and payable if:

(a) all or part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by the Mortgagor to a purchaser or other transferee:

(i) who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Section 143 (c) and (i)(2) of the Internal Revenue Code of 1986, as amended (the "Code"); or

(ii) who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Section 143(d) and (i)(2) of the Code (except that the language "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1)), unless the property is in a Targeted Area; or

(iii) at an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for Targeted Area residences), all as provided in Section 143(e) and (i)(2) of the Code; or

(iv) whose family income, in the case of a family of three or more, exceeds 115 percent of applicable median family income (140 percent for a family of three or more in a Targeted Area residence) or, in the case of a family of less than three, exceeds 100 percent of applicable median family income (120 percent for a family of less than three in a Targeted Area residence); all as provided in Section 143(f) and (i)(2) of the Code; or

(b) the Mortgagor fails, or ceases, to occupy the property described in the Mortgage without the prior written consent of the Mortgagee or its successors or assigns described at the beginning of this Tax-Exempt Financing Rider; or

(c) the Mortgagor omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Code in an application for the Mortgage.

References are to the Internal Revenue Code of 1986, as amended, in effect on the date of execution of the Mortgage and are deemed to include the implementing regulations.

IN WITNESS WHEREOF, the Mortgagor(s) has executed this Tax Exempt Financing Rider as of the date hereof.

Mortgagor(s):

Dennis M. Graham

Dennis M. Graham

Sara J. Graham

Sara J. Graham

STATE OF IOWA)
) SS:
COUNTY OF Delaware)

On this 16 day of June, 19 95 before me appeared Dennis M. Graham and Sara J. Graham, to me known to be the person(s) described in the foregoing instrument, and who, being by me first duly sworn, executed the foregoing instrument and acknowledged, deposed and said that he/she/they executed the same as his/her/their free act and deed and stated that the information and certifications contained therein are true and correct.

ROSEMARY DREES
My Commission Expires
11/30/96

Rosemary Drees
Notary Public

My commission expires:

38-28

FILE No. 135-3316
RECORDING FEE $ 6.00
TRANSFER FEE $

FILED FOR RECORD THE 16 DAY OF June, 1995 AT 3:40 O'CLOCK P M. BOOK 38 PAGE 29

STATE OF IOWA, DELAWARE COUNTY
Deborah L. Peyton, Recorder
TLM