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DELAWARE COUNTY IOWA
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BOOK 43 PAGE 202
DELAWARE COUNTY, IOWA
#11.00

Dave Smith FIRST STATE BANK 300 E MAIN ST MANCHESTER IA 52057 319-927-381
(Name, address and telephone number of preparer)

[Space Above This Line For Recording Data]

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS Stephen G or Carol D McWilliams, husband & 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 October, 19 92, and recorded in the office of the delaware County, Iowa, Recorder, in Volume 31 in Page 36 and said note, and mortgage securing the same, is now owned and held by First State Bank, hereinafter called Mortgagee, and

WHEREAS, there is due and owing on the note secured by said mortgage the sum of $ 16,813.73, as of the 21st day of February, 19 97, 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:

Payable monthly beginning 4-1-97 at $186.00 per month until 3-1-2000 when entire unpaid principal and interest ballons and is due.

interest from the 21st day of February, 19 97, at the rate of 7.99 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 21st day of February, 19 97.

First State Bank
by: Joseph Wiewel, President

by: Steve Reinig, Vice President

Mortgagee.

x Stephen McWilliams
Stephen McWilliams

x Carol McWilliams
Carol McWilliams

Mortgagor.

DATE 3-7-97 BOOK 43 PAGE 202

STATE OF IOWA,
Delaware COUNTY } ss.

BE IT REMEMBERED, That on this 21st day of February, A. D., 19 97,
before me Dave Smith, a Notary Public in and for Delaware
County, Iowa, personally appeared Stephen G. McWilliams and Carol D. McWilliam husband & wife
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.

Notary Public in and for the County and State aforesaid.
Dave Smith

STATE OF IOWA, County of Delaware, ss.

On this 21st day of Feb., A.D. 19 97, before me, Debra A. Ratzlaff
a Notary Public in and for the County of Delaware, State of Iowa, personally appeared
Joseph Wiewel, President, and Steve Reinig V.P., ~~Secretary~~
~~or Cashier~~, of First 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
President and Vice President of said Corporation; that (the seal affixed to said in-
strument 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 di-
rectors, 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

DEBRA A. RATZLAFF
MY COMMISSION EXPIRES
2-25-00

Debra A. Ratzlaff
Debra A. Ratzlaff
Notary Public in and for Delaware County, State of Iowa.

MORTGAGE EXTENSION AGREEMENT

TO

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