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Prepared by: Farm Service Agency, Ronald I. Snitker, Ag Credit Manager, 909 West Main, Manchester, IA 52057 319-927-4580

Iowa Instruction 1927-B
Exhibit D

AGREEMENT FOR EXTENSION OF MORTGAGE

Whereas, John H. Richter and Lynne M. Richter, husband and wife herein called "Borrower," has executed to the United States of America, acting through Farmers Home Administration, United States Department of Agriculture, herein called the "Government," one or more Promissory Note(s) or Assumption Agreement(s), herein called "Note", described on a Mortgage executed to the Government as security for the payment of the Note, which Mortgage was recorded in the office of the Recorder of Delaware County, Iowa, on the 10th day of May, A.D. 19 94, at 12:27 AM/PM, in Book 123 of Mortgages and on Page 82, and

Whereas, the Borrower has agreed with the Government to extend the time of payment of all or a portion of the Note described on the above mentioned Mortgage.

NOW, THEREFORE, The Borrower hereby agrees to pay the extended portion of the Note in accordance with the terms of the rescheduled or reamortized Promissory Note(s) described as follows:

Date of Original Instrument	Original Princ. Amount	Date of Rescheduled Reamoritized Princ. Amount	Annual Rate of Interest	Due Date of Final Installment
05/05/94	$16,960.00	08/19/97	3.75%	08/19/04

The Borrower hereby covenants and warrants that said mortgage is a lien on the real estate therein described and that it shall continue and remain as security for the payment of the Note described thereon until paid; and in case of failure to comply with any one of the conditions hereof or any of the conditions of said Mortgage, all the provisions of said Mortgage becoming a part of this instrument, then the whole debt may at once become due and collectable at the option of the Government. All covenants and conditions of said Mortgage shall remain in force except as modified by this instrument.

IN WITNESS HEREOF, Borrower has hereunto set Borrower's hand(s) and seal(s), this 19th day of August, 19 97.

John Richter (SEAL) Lynne M. Richter (SEAL)
John H. Richter Lynne M. Richter

State of Iowa)
)
County of Delaware) ss ACKNOWLEDGMENT

On this 19th day of August A.D., 19 97, before me, a notary public in and for the above-named County, personally appeared John H. Richter and Lynne M. Richter to me known to the 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.

Cathy L. Greif
(SEAL) Cathy L. Greif Notary Public
My commission expires: 8-31-97

SPN 434 (9-28-92)

CATHY L. GREIF
MY COMMISSION EXPIRES
8-31-97

DATE 8-25-97 BOOK 136 PAGE 21