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Cynthia Orr P.O. Box 185, Delhi, Iowa 52223 319-922-2174

Sept 15, 1997

PROMISSORY NOTE AND MORTGAGE EXTENSION AGREEMENT

FOR GOOD AND VALUABLE CONSIDERATION, it is hereby agreed that a certain Promissory Note dated Sept. 19, 1994 with a due date of Sept. 19, 1997, in the face amount of $70,000.00, and signed by Steve Cornwell and Darlene Cornwell ("Borrowers") which has a present principal balance of $65362.16 and a Mortgage dated Sept. 19, 1994 and recorded Sept. 20, in Book 124, page 176, Real Estate Records of Delaware County, shall be extended and revised as follows:

1. On Sept. 15, 1997, Borrower shall pay Heritage Bank the sum of $607.69 to be applied to pay the accrued interest amount of $427.38 on the Promissory Note with the remainder to be applied on the principal balance of the Promissory Note.

2. Commencing September 15, 1997 the principal balance on the Promissory Note shall bear interest at the rate of 8.50% per annum with interest computed on the outstanding principal balance on the basis of a 365 day year for the actual number of days elapsed. All payments received shall be applied first to interest accrued and due, and the remainder, if any, to reduction of principal. All prepayments of principal, at the option of the holder of the Promissory Note, shall be applied in inverse order of maturity.

3. Payments of principal and interest shall be paid monthly beginning October 19, 1997 and continuing on the same day of the month each month thereafter until Sept. 19, 2002 when all accrued interest and unpaid principal shall become due and payable. The monthly payment shall be in an amount of $607.69.

4. This agreement is an extension and revision only and is not a novation, and, except as provided in this Agreement, all the terms and conditions of the Promissory Note and the Mortgage shall remain in full force and effect.

5. The undersigned acknowledge receipt of a copy of this Agreement.

IMPORTANT: READ BEFORE SIGNING, THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN AGREEMENT MAY BE LEGALLY ENFORCED.

EITHER PARTY MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

+ Steve Cornwell

+ Darlene Cornwell

HERITAGE BANK

By: Jason P. Else

STATE OF IOWA

COUNTY OF Delaware

This instrument was acknowledged before me on August 28, 1997 by Steve and Darlene Cornwell

JASON P. ELSE
MY COMMISSION EXPIRES
8/31/98

Jason P. Else - Notary Public
in and for the State of Iowa

STATE OF IOWA

COUNTY OF DELAWARE

This instrument was acknowledged before me on August 28, 1997 , by Jason P. Else, Executive Vice President of Heritage Bank.

CYNTHIA L. ORR
MY COMMISSION EXPIRES
October 6, 1999

Cynthia L. Orr - Notary Public
in and for the State of Iowa