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

September 23, 1997

PROMISSORY NOTE AND MORTGAGE EXTENSION AGREEMENT

FOR GOOD AND VALUABLE CONSIDERATION, it is hereby agreed that a certain Promissory Note dated September 16, 1992, with a due date of September 16, 1997 in the face amount of $37,900.00, and signed by James P. Koopmann and Sharon K. Koopmann ("Borrowers") which has a present principal balance of $33,365.95 and a Mortgage dated September 16, 1992 and recorded September 28, 1992 in Book 117, page 11, Real Estate Records of Delaware County, shall be extended and revised as follows:

1. On September 23, 1997, Borrower shall pay Heritage Bank the sum of $345.00 to be applied to pay the accrued interest amount of $263.92 on the Promissory Note with the remainder to be applied on the principal balance of the Promissory Note.

2. Commencing September 23, 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 23, 1997 and continuing on the same day of the month each month thereafter until September 23, 2002 when all accrued interest and unpaid principal shall become due and payable. The monthly payment shall be in an amount of $345.00.

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.

James P. Koopmann

Sharon K. Koopmann

HERITAGE BANK

By: _____

STATE OF IOWA

COUNTY OF Delaware

This instrument was acknowledged before me on September 23, 1997 by James P. Koopmann and Sharon K. Koopmann.

_____ - Notary Public in and for the State of Iowa

CYNTHIA L. ORR
MY COMMISSION EXPIRES
October 6 1999

STATE OF IOWA

COUNTY OF DELAWARE

This instrument was acknowledged before me on September 23, 1997 , by Jason P. Else, Executive Vice President of Heritage Bank.

_____ - Notary Public in and for the State of Iowa

CYNTHIA L. ORR
MY COMMISSION EXPIRES
October 6 1999