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Prepared by Keith A. Kramer 319-926-2250 P.O. Box10 Hopkinton,Iowa 52237

DATE 10-21-92 BOOK 136 PAGE 188

MORTGAGE EXTENSION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS Patrick J. Neppl and Dureen D. Neppl

hereinafter called Mortgagor, is the owner of the fee simple title to certain real estate described in a certain mortgage dated the ~~2nd~~ 9th day of October, 19 92, and recorded in the office of the Delaware County, Iowa, Recorder, in Volume 117 in Page 56 and said note, and mortgage securing the same, is now owned and held by Citizens State Bank, hereinafter called Mortgagee, and

WHEREAS, there is due and owing on the note secured by said mortgage the sum of $ 46,726.20, as of the 2nd day of October, 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:

10-02-2007

CITIZENS STATE BANK HOPKINTON, IOWA CORPORATE SEAL

interest from the 2nd day of October, 19 97, at the rate of 8.00 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 13th day of October, 19 97.

Citizens State Bank

Donald R. Huber
Donald R. Huber Mortgagee.
Senior V.P.

Patrick J. Neppl

Dureen D. Neppl

Mortgagor

STATE OF IOWA,
Delaware COUNTY } ss.

BE IT REMEMBERED, That on this 13th day of October, A. D., 19 97,
before me Donald R. Huber, a Notary Public in and for XXXXX Delaware
County, Iowa, personally appeared Patrick D. Neppl and Dureen D. Neppl
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.

Donald R. Huber

Donald R. Huber Notary Public in and for the County and State aforesaid.

STATE OF IOWA, County of Delaware, ss.

On this 13th day of October, A.D. 19 97, before me, Keith A. Kramer a Notary Public in and for the County of delaware, State of Iowa, personally appeared Donald R. Huber Senior Vice-President, anXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXof Citizens 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 Senior Vice-President and XXXXXXXXXXXXXXXXX of said Corporation; that (the seal affixed to said instrument is the seal of said Corporation)—(XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX) and that said instrument was by them signed and sealed on behalf of the said Corporation by authority of its board of directors, 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

Keith A. Kramer

Keith A. Kramer
Notary Public in and for Delaware County, State of Iowa.

MY COMMISSION EXPIRES 2-19-98

MORTGAGE EXTENSION AGREEMENT

TO

STATE OF IOWA, ______County } ss.

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