Env.
Hughes & Tranel
1154 Iowa St.
Dubuque, IA 52001

DELAWARE COUNTY IOWA
FILED J
1999 JA 26 AM 9:43
BOOK 1999 PAGE 275
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
11.00

DUTRAC COMMUNITY CREDIT UNION

MORTGAGE MODIFICATION AGREEMENT

KNOW ALL PERSONS BY THESE PRESENT:

That whereas Andy C. Chase and Jackie J. Chase, husband and wife, hereinafter called mortgagor/s, are the owners of certain real estate described in a certain mortgage dated the 9th day of November, 1995, and recorded in the office of the Delaware County Recorder in Manchester, Iowa as Instrument # 173-1409; book 127; page 275; and whereas said mortgage and the promissory note secured thereby are now both owned and held by DuTrac Community Credit Union, an Iowa corporation hereinafter called the Mortgagee; And whereas said promissory note requires payment in full on the 1st day of December, 2025; And whereas the mortgagor/s now desire a modification of time.

NOW, THEREFORE, IT IS AGREED, between Mortgagee, DuTrac Community Credit Union and the Mortgagor/s Andy C. Chase and Jackie J. Chase that the mortgage above identified shall secure a new promissory note given by mortgagor/s to mortgagee, dated the 12th day of January, 1999 in the principal amount of $ 74,000.00 with a due date the 1st day of February, 2014. The parties hereby agree that said mortgage instrument recorded as Instrument # 173-1409 ;book 127; page 275 in the office of the Delaware County Recorder in Manchester, Iowa, secures said promissory note and shall continue to be a first lien on the mortgaged property. All covenants and provisions therein shall remain in force and effect, except as herein modified.

IN WITNESS THEREOF, the parties hereto have executed the foregoing instrument this 12th day of January, 1999.

DuTrac Community Credit Union

by: Gary H. Jaeger
Gary H. Jaeger

Mortgagor/s

Andy C. Chase
Andy C. Chase

Jackie J. Chase
Jackie J. Chase

STATE OF IOWA

COUNTY OF Dubuque

On this 12th day of January, 1999, before me, the undersigned, a Notary Public, personally appeared Andy C. Chase and Jackie J. Chase to me known to be the identical person/s named in and who executed the foregoing instrument, and acknowledge that they executed the same as their voluntary act and deed.

Gary H. Jaeger

STATE OF IOWA

COUNTY OF Dubuque

On this 12th day of January, 1999, before me, personally appeared Gary H. Jaeger, to me personally known, who, being duly sworn did state that he is the representative of DuTrac Community Credit Union, an Iowa corporation, that no seal has been procured by the said corporation. By authority of its Board of Directors, the said Gary H. Jaeger as representative of DuTrac Community Credit Union, does acknowledge the execution of said instrument to be the voluntary act and deed of said corporation, by it, and voluntarily executed.

My Commission Expires: 01/18/99

NOTARIAL SEAL IOWA

CELESTE HEFEL
MY COMMISSION EXPIRES
1-18-2002

Celeste Hefel

Notary Public in and for Dubuque County, Iowa