DELAWARE COUNTY IOWA
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DEBORAH L. PEYTON
DELAWARE CO. RECORDER
11.00

(X)

D. RATZLAFF FIRST STATE BANK 300 E. MAIN MANCHESTER, IA 52057 319-927-3814

EXTENSION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS **William J. Skinner** and **Helen N. Skinner** , hereinafter called Mortgagor, is the owner of the fee simple title to certain real estate described in a certain mortgage dated the **the 18th day of January** , 1993 recorded in the office of the **Delaware** County, Iowa, Recorder, in Volume **118**, in Page 34, and said note, and mortgage securing the same, is now owned and held by **First State Bank**, hereinafter called Mortgagee, and

WHEREAS, there is due and owing on the note secured by said mortgage the sum of **$27,338.22**, as of the **the 28th day of January, 1999,** 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:

35 payments of $366.00 commencing on February 28, 1999 and on the 28th day of each month and one final payment of $19,697.74 by January 28, 2002.,

interest from the **the 28th day of January, 1999,** at the rate of **7.300** per cent 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 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 **the 28th day of January, 1999.**

Joseph Wiewel
Chairman of the Board

FIRST STATE BANK CORPORATE SEAL MANCHESTER, IOWA

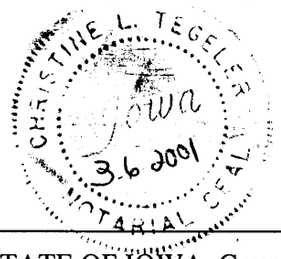
William J. Skinner

Christine L Tegeler
Christine L. Tegeler
Senior Vice President

Helen N. Skinner
Helen N. Skinner

STATE OF IOWA,
DELAWARE COUNTY

BE IT REMEMBERED, That on the **the 28th day of January, 1999**, before me Christine L. Tegeler, a Notary Public in and for Delaware County, Iowa, personally appeared William J. Skinner and Helen N. Skinner 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.



Christine L Tegeler

Christine L. Tegeler
Notary Public for Delaware County, State of Iowa

STATE OF IOWA, County of Delaware, ss.

On this **the 28th day of January, 1999,**before me, Lori Cole, a Notary Public in and for the County of Delaware, State of Iowa, personally appeared Joseph Wiewel, Chairman of the Board, and Christine L. Tegeler, Vice President, of First 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 Chairman of the Board and the Senior Vice President of said Corporation; that the seal affixed to said instrument is the seal of said Corporation 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.



Lori Cole

Lori Cole
Notary Public for Delaware County, State of Iowa