DELAWARE COUNTY, IOWA
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BOOK 1998
DELAWARE COUNTY, IOWA
RECORDED

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American Family Financial Services, Inc. 3737 Westown Parkway Suite E
West Des Moines, IA 50266 (515)223-5727

Loan Modification Agreement

Providing for Increase to Line of Credit Limits

This Modification Agreement is made this 30th day of November, 19 98, between George W. Wilson & Nellie M. Wilson (Borrower) and American Family Financial Services ("Lender"), amends and supplements (1) the mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 5-12-1998, 19___ and recorded in Volume book 49, at page(s) 96, of the Public Records of Delaware County, Iowa, and (2) the Line of Credit ("Note") bearing the same date and secured by the Security Instrument, which covers the Real and Personal property described in the Security Instrument and defined therein as the property located at

117 West Street Box 153, Dundee, Iowa 52038,

the real property being described being set forth as follows;
Lots thirteen (13) and fourteen (14), block two (2), Dundee, Iowa, according to plat recorder in Book 1 Plats, Page 34; also the South one-half (S½) of the West one hundred twenty (120) feet of Second Street adjoining said Lots thirteen (13) and fourteen (14) on the North.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the note or Security Instrument);

1. As of 11-30-1998, 19___ the maximum amount Credit of which may exist under the Note is increased to $ 10,000.00, from $ 5,000.00.

2. The borrower promises to repay any existing unpaid principal balance and any loan(s) made under the amended agreement, plus interest to the order of the lender. If on 7-9-2018, 19___, (the maturity date) the borrower still owes amounts under the note and Security instrument, as amended by this agreement, the borrower will pay these amounts in full on the maturity date.

The borrower will make such payments at lenders office above or at such other place as the lender may require.

3. The borrower will comply with all other covenants, agreements and requirements of the note and Security Instrument.

4. Nothing in this agreement shall be construed or understood to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this agreement, the Note and Security Instrument will be unchanged.

Nellie M Wilson (Seal)
Borrower Nellie M. Wilson

George W Wilson (Seal)
George W. Wilson

American Family Financial Services, Inc. (Lender)

By Jack Pollard 11-30-98
Branch Finance Manager

Pete J Pollard
My commission expires 6-1-2001

PETER J. ROTHERMEL
NOTARIAL SEAL
DALLAS

FS-04267