DELAWARE COUNTY IOWA
FILED
1999 JL 26 AM 10: 32
BOOK 149 PAGE 350
DEBORAH L PEYTON
DELAWARE CO RECORDER
6.00

Instrument prepared by Union Bank & Trust Company, P. O. Box 4, Strawberry Point, Iowa (319) 933-2213

AMENDMENT OF REAL ESTATE MORTGAGE

Know All Men By These Presents: That Kevin J. Ryan and Theresa M. Ryan, husband and wife, executed a real estate mortgage in favor of Union Bank and Trust Company, Strawberry Point, Iowa, on March 30, 1998, said mortgage being filed for record on April 2, 1998, in Book 139, Page 94, Office of Delaware County Recorder, Manchester, Iowa.

Said mortgage is hereby amended to include the following:

1. THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF $110,000, LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS. **Caveat: This paragraph shall not constitute a commitment to make additional loans in any amount.**

2. MORTGAGORS ACKNOWLEDGE RECEIPT OF A COPY OF THIS AMENDMENT INCLUDING ATTACHMENTS (IF ANY) ON TODAY'S DATE.

3. I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.

Date: July 23, 1999

x Kevin J Ryan
Kevin J. Ryan, Mortgagor

Date: July 23, 1999

x Theresa M. Ryan
Theresa M. Ryan, Mortgagor

State of Iowa, County of Clayton, ss.

On this 23rd day of July A.D. 1999, before me, Carol Thomas a Notary Public in and for the County of Clayton, State of Iowa, personally appeared Kevin J. Ryan and Theresa M. Ryan, to me known to be the identical persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

In Witness Whereof, I have hereunto signed my name and affixed my Notarial Seal the day and year last above written.

Carol Thomas 7-26-99
Carol Thomas
Notary Public in and for Clayton County
State of Iowa