DELAWARE COUNTY IOWA
FILED

2000 FE 29 AM 10: 25

BOOK 200 PAGE 619
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
6.00

Preparer Information: Janet Sanborn, Citizens Savings Bank, 215 East Main Street, PO Box 137, Anamosa, IA 52205, PH# (319) 462-3561

MORTGAGE EXTENSION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

THAT WHEREAS **John W. Parham and Jill Ann Parham, husband and wife**, hereinafter called Mortgagor, is the owner of the fee simple title to certain real estate described in a certain mortgage dated the **29TH** day of **January, 1997**, and recorded in the office of the **Delaware** County, Iowa, Recorder, in **Book 133** in **Page(s) 115** and said note, and mortgage securing the same, is now owned and held by **Citizens Savings Bank, Anamosa, Iowa** hereinafter called Mortgagee, and

WHEREAS, there is due and owing on the note secured by said mortgage the sum of **$67,496.53**, as of the **14th** day of **February, 2000** , 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:

monthly payments beginning 3/1/2000
with final payment due 2/1/2020

interest from the **14th** day of **February, 2000**, at the rate of **8.5** per cent per annum, payable **monthly** to maturity.

The parties hereto AGREE that said mortgage securing said note shall continue to be 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 the Mortgage as provided by the terms of said mortgage, shall bear the highest legal rate of interest.

IN WITNESS WHEREOFF, The parties hereto have executed the foregoing instrument this **14th** day of **February, 2000**.

CITIZENS SAVINGS BANK, ANAMOSA, IOWA
Mortgagee

BY: Mary J. Achenbach
Mary J. Achenbach, Senior Vice President

BY: Glenda J. Brannon
Glenda J. Brannon, Cashier

John W. Parham

Jill Ann Parham

STATE of IOWA,]
] SS.
Jones COUNTY]

BE IT REMEMBERED, That on this **14th** day of **February**, A.D., **2000**, before me **Janet Sanborn**, a Notary Public in and for **Jones** County, Iowa, personally appeared **John W. Parham and Jill Ann Parham** 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.

Janet Sanborn
Notary Public in and for the County and State aforesaid.

JANET SANBORN
MY COMMISSION EXPIRES
7-30-03

STATE OF IOWA, County of **Jones**, ss.

On this **14th** day of **February**, A.D. **2000**, before me, **Janet Sanborn**, a Notary Public in and for the County of **Jones**, State of Iowa, personally appeared **Mary J. Achenbach**, Vice President, and **Glenda J. Brannon**, Cashier, of **Citizens Savings 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 President and Cashier 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.

Janet Sanborn
Notary Public in and for Jones County, State of Iowa

JANET SANBORN
MY COMMISSION EXPIRES
7-30-03