DELAWARE COUNTY IOWA
FILED
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BOOK 2003 PAGE 570
DEBORAH L. FEYTON
DELAWARE CO. RECORDER
117.00

FARMERS SAVINGS BANK
P.O. Box 127
COLESBURG, IA 52035-0127

Prepared by Jeffrey L. Walters, 222 Fischer Bldg., Dubuque, IA 52004-0239 563-556-8000

AMENDMENT TO OPEN-END MORTGAGE

The undersigned Mortgagee/Lender, NEW VIENNA SAVINGS BANK and Mortgagors/Borrowers, ALLEN M. KRUSE and WENDY KRUSE, husband and wife, hereby mutually agree To amend the Open-End Mortgage dated June 27, 2000 and filed for record July 16, 2000, in Book 2000, page 2062 and re-recorded on July 26, 2000, in Book 2000, page 2247 of the Records of the Delaware County Recorder, as follows:

1. The mortgage is amended so there are no future advances and this is now a Closed-End Mortgage.

2. The total amount secured by the mortgage is $75,000.00, together with interest.

3. The secured debt includes all promissory notes and cash advances through date of this Amendment to Mortgage.

Agreed to and dated this 8th day of January, 2003

Allen M. Kruse
ALLEN M. KRUSE

Wendy Kruse
WENDY KRUSE

NEW VIENNA SAVINGS BANK,

BY: Robert G McCabe
Robert G. McCabe, Exec.
Vice President & CEO

And Loras J. Boeckenstedt
Loras J. Boeckenstedt,
Vice President & Cashier

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 MORTGAGE, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MORTGAGE.

Dated: 1-30-03

Allen M. Kruse

Wendy Kruse

STATE OF IOWA)
) ss.
COUNTY OF Delaware)

On this 30th day of January, 2003 before me, the undersigned, a Notary Public in and for said State, personally appeared ALLEN M. KRUSE AND WENDY KRUSE, husband and wife, to me known to be the person who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public

JEANETTE K. THEIN
COMMISSION NUMBER 139384
My Comm. Exp. 5-1-04

STATE OF IOWA)
) ss:
Dubuque COUNTY)

On this 8th day of January, 2003, before me, the undersigned, a Notary Public in and for the said State, personally appeared ROBERT G. MC CABE and LORAS J. BOECKENSTEDT, to me personally known, who being by me duly sworn, did say that they are the Exec. Vice President & CEO and Vice President & Cashier, respectively of NEW VIENNA SAVINGS BANK, the corporation executing the within and foregoing instrument, that no seal has been procured by the corporation; that said instrument was signed on behalf of the corporation by authority of its Board of Directors; and that ROBERT G. MC CABE and LORAS J. BOECKENSTEDT, as officers acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the corporation, by it and by them voluntarily executed.

Notary Public

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MARY C. WESTHOFF
Commission Number 709955
My Comm. Exp. 5-15-04