DELAWARE COUNTY IOWA
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DEBORAH L. PEYTON
DELAWARE CO. RECORDER

CHG

Jerry Burke Citizens State Bank, 1218 W Main Street Manchester, IA 52057 (563) 927-8019

AGREEMENT FOR EXTENSION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS:

That Whereas **Brandi Rettinger,** a single person hereinafter called Mortgagor, is the owner of the fee simple title to certain real estate described in a certain mortgage dated the **31st day of October 1997** , and recorded in the office of the Delaware County, Iowa, Recorder in **Book 46 on Page 38** and said note, and mortgage accruing the same, is now owned and held by Citizens State Bank of Monticello, Iowa, hereinafter called the Mortgagee, and

WHEREAS, there is due and owing on the note secured by said mortgage the sum of $19,656.16 as of the 14th day of October 2003, 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 as outlined in note extension agreement dated October 14, 2003

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 on September 30, 2008

The parties hereto Agree that said mortgage securing note shall continue to be a first lien upon the premises and the rents and profits arising there from, 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 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 14th day of October 2003.

Brandi Rettinger

Brandi Rettinger, Mortgagor

Mortgagor

A. G. Savage

Citizens State Bank, Mortgagee
A. G. Savage-Pres. & Cashier

STATE OF IOWA, Delaware COUNTY ss:

BE IT REMEMBERED, That on this 14th day of October 2003 , before me a Notary Public in and for Delaware County, Iowa, personally appeared Brandi Rettinger 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.

JERRY BURKE
Commission Number 189291
My Comm. Exp. 03-19-06

Jerry Burke

Notary Public

STATE OF IOWA, County of Delaware, ss:
On this14th day of October 2003, before me a Notary Public in and for the County of Delaware, State of Iowa, personally appeared A. G. Savage , to me duly sworn, , did say that person is the President and Cashier of Citizens State Bank and that the seal affixed to said instrument is the seal of said Citizens State Bank by authority of its board of directors, and A. G. Savage acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it voluntarily executed.
In Witness Whereof, I have hereunto signed my name and affixed my Notarial Seal the day and year last above written.

Jerry Burke

Notary Public

JERRY BURKE
Commission Number 189291
My Comm. Exp. 03-19-06