DELAWARE COUNTY IOWA
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BOOK 2004 PAGE 1124
DEBORAH L. PEYTON
DELAWARE COUNTY RECORDER
10.00

D. Ratzlaff, 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 **Stephen D. Dudak & Janet E. Dudak** hereinafter called Mortgagor, is the owner of the fee simple title to certain real estate described in a certain mortgage dated the **30th** day of **January 1998** 20____, and recorded in the office of the **Delaware** County, Iowa, Recorder in Book **47**, Page **36** and said note, and mortgage securing the same, is now owned and held by Peoples State Bank n/k/a, 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 $ **44,426.64** as of the **9th** day of **April** 20 **04**, 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.

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 **April 9, 2009**

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 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 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 **9th** day of **April**, 20**04**.

x Stephen D. Dudak
Stephen D. Dudak

x Janet E. Dudak
Janet E. Dudak

x Audrey G. Savage
Audrey G. Savage, Mortgagee
President & Cashier

STATE OF IOWA, County of **Delaware** ss:

BE IT REMEMBERED, That on this **9th** day of **April**, 20**04**, before me, a Notary Public in and for said County and State, personally appeared **Stephen D. Dudak & Janet E. Dudak** to me known to be the person(s) described In and who executed the foregoing instrument as mortgagors, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public

DEAN COX JR.
Commission Number 194043
My Commission Expires
12-22-2006

STATE OF IOWA, County of DELAWARE ss:

On this 9th day of April, 20 04 before me, a Notary Public in and for said County and State, personally appeared Audrey 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 Audrey 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.

Notary Public

Commission Number 1340[illegible]
My Commission Expires
12-22-2006