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Document 2006 580 Type 04 008 Pages 1
Date 2/22/2006 Time 3:47 PM
Rec Amt $7.00

DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by & Return to:Deb Ratzlaff Citizens State Bank 1218 W. Main St. Manchester IA 52057 563-927-8019

AMENDMENT TO DEED OF TRUST

The Undersigned Mortgagee/Lender, Citizens State Bank, agrees to amend the Deed of Trust dated February 28, 2005, which was recorded on February 28, 2005, in the office of the County Recorder for Delaware County, Iowa, and is indexed as Book 2005, Page 644. This Deed of Trust was executed by Jason S Hoeger and Janet M. Hoeger, Husband and Wife, in favor of Citizens State Bank, as Mortgagee. It is amended as follows:

1. The Deed of Trust is amended to have no future advances and is now a Closed End Deed of Trust/Mortgage.
2. The total amount secured by the Deed of Trust is $147,500.00, together with interest.

Agreed to and dated this **17th** day of **February, 2006**.

Citizens State Bank

by: Audrey G. Savage
Audrey G. Savage, President

State of Iowa
County of Delaware ss:

On this **17th** day of **February, 2006**, before me, a Notary Public in the State of Iowa, personally appeared **Audrey G. Savage**, to me personally known, who being by me duly sworn or affirmed did say that person is **President** of said corporation, that the seal affixed to said instrument is the seal of said corporation and that said instrument was signed and sealed on behalf of the said corporation by authority of its board of directors and the said **Audrey G. Savage** acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:
2-25-09

Debra A. Ratzlaff
Notary Public in State of Iowa

DEBRA ANN RATZLAFF
Commission Number 146337
My Comm. Exp. 2-25-09