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Rec Amt $12.00

DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Preparer's Name	Street Address	City / State	Phone
Fidelity Bank & Trust	208 2ND ST. SE P.O. Box	DYERSVILLE, IA	(563)-875-7157

Shar Boeckenstedt

WHEN RECORDED, RETURN TO:

Fidelity Bank & Trust
208 2ND ST. SE P.O. Box 277
DYERSVILLE, IA 52040

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE ("Modification") is dated 05/15/2006 *between:*
Delmar John Ross and Debra A. Ross

(referred to below as "Mortgagor"), whose address is:
1174 295th Ave Colesburg, IA 52035
and Fidelity Bank & Trust referred to below as "Mortgagee") whose address is 208 2ND ST. SE P.O. Box 277 DYERSVILLE, IA 52040.

MORTGAGE. Mortgagor and Mortgagee have previously entered into a mortgage dated 09/23/1996 and recorded in the County Recorder's office of Delaware County, State of Iowa as Document Number 260-1124, in Book 131, Page(s) 191, and modifications of the mortgage, if any dated and recorded as follows:

Date	County and State of Recording	Document Number	Book Number	Page Number(s)

The mortgage and any previous modifications described above are collectively referred to as the "Mortgage."

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property, buildings, improvements and fixtures located in Delaware County, State of Iowa (the "Mortgaged Property"):

Lot One (1) of the plat of the subdivision of that part of the Southwest Quarter (SW 1/4) of the Southeast Quarter (SE 1/4) of Section Eight (8), Township Ninety North (T90N), Range Three West (R3W) of the Fifth P.M., lying East of the center line of the County Road, Delaware County, Iowa, according to plat recorded in Book 5 Plats, page 19.

The address of the Mortgaged Property is: 1174 295th Ave Colesburg, IA 52035 IA.

MODIFICATION. The Mortgagor and Mortgagee agree to modify the Mortgage, in addition to any previous modifications stated above, as follows:
This modification increases the credit amount to $20,000.00 and refers to a loan dated 5-15-06 executed by Delmar John Ross and Debra A Ross, in the amount of $20,000.00 at the index rate available to the general public in the Wall Street Journal. Said loan has a maturity date of 5-15-2016.

SIGNATURE(S) AND ACKNOWLEDGMENT On Page 2

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CONTINUING VALIDITY. The terms of the Mortgage shall remain unchanged and in full force and effect, except as expressly modified above. Mortgagee's consent to this Modification does not waive Mortgagee's right to require strict performance of the Mortgage as modified above nor obligate Mortgagee to agree to any future modifications. Nothing in this Modification shall be construed as satisfaction of the Promissory Note or other credit agreement secured by the Mortgage (the "Note"). The indebtedness of the Mortgagor to the Mortgagee evidenced by the Note is a continuing indebtedness and the security interest created by the Mortgage is a continuing security interest. Nothing contained in this Modification shall be interpreted to mean any outstanding balance owing under the Note is paid or any security interest created by the Mortgage is released or terminated. The Mortgagee intends to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, unless a party is expressly released by Mortgagee in writing. If a person who signed the Mortgage does not sign this Modification, then all persons signing below acknowledge and agree that this Modification is given conditionally, based on the representation to the Mortgagee that the non-signing person consents to the changes and provisions of this Modification and will not be released by it.

EACH MORTGAGOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE, AND EACH MORTGAGOR AGREES TO ITS TERMS. EACH MORTGAGOR HEREBY ACKNOWLEDGES THE RECEIPT OF A COPY OF THIS MODIFICATION OF MORTGAGE.

MORTGAGEE NAME AND ADDRESS	MORTGAGOR(S) SIGNATURE(S)
Fidelity Bank & Trust 208 2ND ST. SE P.O. Box DYERSVILLE, IA 52040	Delmar John Ross Debra A. Ross
By Shar Boeckenstedt Shar Boeckenstedt, Assistant Vice President	

ACKNOWLEDGMENT FOR MORTGAGEE

STATE OF IOWA }
COUNTY OF Dubuque } **SS.**

On this 15th day of May, 2006, before me, the undersigned, a Notary Public, the foregoing instrument was acknowledged by Shar Boeckenstedt, Assistant Vice President of Fidelity Bank & Trust, a Iowa Corporation, on behalf of the Corporation.

My Commission Expires: 12/12/07

TODD A. STEFFEN
Commission Number 182411
My Commission Expires

Todd A Steffen
Notary Public

ACKNOWLEDGMENT FOR MORTGAGOR(S)

STATE OF IOWA }
COUNTY OF Dubuque } **SS.**

On this 15th day of May, 2006, before me, the undersigned, a Notary Public, the foregoing instrument was acknowledged by Delmar John Ross and Debra A. Ross.

to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledge that they executed the same as their voluntary act and deed.

My Commission Expires: 05/07/2008

SHARLEEN S. BOECKENSTEDT
Commission Number 109254
My Commission Expires

Sharleen S. Boeckenstedt
Sharleen S. Boeckenstedt Notary Public

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