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DEBORAH L. PEYTON, RECORDER/REGISTRA
DELAWARE COUNTY IOWA

Prepared by and return to: Carolyn Knipp Veridian Credit Union, 1616 Lafayette St, Waterloo, IA 50703 319-236-6746
P.O. Box 6000
50704-6000

BALLOON LOAN MODIFICATION

This Balloon Loan Modification ("Modification"), entered into effective as of the 31st day of May 2007 between Cynthia S Stoklasa and John C Stoklasa, husband and wife ("Borrower") and VERIDIAN CREDIT UNION ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to secure Debt (the "Security Instrument"), dated May 8, 2002 securing the original principal sum of U.S. $20,000.00 and recorded in Book 2002 Page 1807 or Document No. of the Real Estate Mortgage records of said Deleware County; and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which covers the real and personal property described in the Security instrument and defined in the Security Instrument as the "Property", located at: 24378 204th Ave, Manchester, IA

Account No. 2011760-153

1. As of 31st day of May 2007 the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. $15,101.07
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.750% beginning July 1, 2007 The Borrower promises to make monthly payments of principal and interest of U.S. $183.07 beginning July 1, 2007 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1, 2010 (the "Modified Maturity Date") the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.
The Borrower will make such payments at:1827 ANSBOROUGH AVE., WATERLOO, IA 50701 or at such other place as the Lender may require.
3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated make under the Security Instrument; however, all the terms and provisions of the Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.
4. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

Cynthia S Stoklasa

John C Stoklasa

STATE OF IOWA)
)ss.
COUNTY OF Linn)

On this 31st day of May 2007 before me, a Notary Public in the State of Iowa, personally appeared Cynthia S Stoklasa and John C Stoklasa, husband and wife to me personally known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

RAIGAN R JOHNSON
Commission No. 720980
My Commission Expires
2-18-09

Raigan Johnson
Notary Public