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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

ENV

Prepared by & Return to: Cindy Orr, Heritage Bank, P.O. Box 185, Delhi, Iowa 52223
563-922-2174

September 28, 2007

PROMISSORY NOTE AND MORTGAGE EXTENSION AGREEMENT

FOR GOOD AND VALUABLE CONSIDERATION, it is hereby agreed that a certain Promissory Note #2021489 dated September 28,2002 with a due date of October 3, 2007 in the face amount of $64,800 and signed by Patrick A. Sellner ("Borrower") which has a present principal balance of $58,696.12 and a Mortgage dated September 28,2002 and recorded October 4, 2002 in Book 2002, page 3577, Real Estate Records of Delaware County, shall be extended and revised as follows:

1. On September 28, 2007 Borrower shall pay Heritage Bank the sum of $634.46 to be applied to pay the accrued interest amount of $380.78 on the Promissory Note, $150.08 to escrow and the remainder to be applied on the principal balance of the Promissory Note.

2. Commencing September 28, 2007 the principal balance on the Promissory Note shall bear interest at the rate of 7.625% per annum with interest computed on the outstanding principal balance on the basis of a 365 day year for the actual number of days elapsed. All payments received shall be applied first to interest accrued and due, and the remainder, if any, to reduction of principal. All prepayments of principal, at the option of the holder of the Promissory Note, shall be applied in inverse order of maturity.

3. Payments of principal, interest and escrow for taxes and insurance shall be paid monthly beginning November 3, 2007 and continuing on the same day of the month each month thereafter until October 3, 2012 when all accrued interest and unpaid principal shall become due and payable. Your monthly mortgage payment will be 636.21, of which $484.38 will be for principal and interest and $151.83 will go into your escrow account.

4. This agreement is an extension and revision only and is not a novation, and, except as provided in this Agreement, all the terms and conditions of the Promissory Note and the Mortgage shall remain in full force and effect.

5. The undersigned acknowledge receipt of a copy of this Agreement.

IMPORTANT: READ BEFORE SIGNING, THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN AGREEMENT MAY BE LEGALLY ENFORCED. EITHER PARTY MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT. Joseph T Sellner POA for Pat Sellner

Joseph T. Sellner, Power of Attorney for
Patrick A. Sellner

HERITAGE BANK

By: Cynthia L. Orr

STATE OF IOWA

COUNTY OF Delaware

On this 28th day of September, 2007, before me, a Notary Public in the State of Iowa, personally appeared Joseph T. Sellner, to me 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.

NOTARIAL SEAL IOWA
CYNTHIA L. ORR
Commission Number 171430
MY COMMISSION EXPIRES
OCTOBER 6, 2008

Cynthia L. Orr
- Notary Public in and for the State of Iowa

STATE OF IOWA

COUNTY OF Delaware

On this 28th day of September, 2007, before me, a Notary Public in the State of Iowa, personally appeared Cynthia L. Orr, to me known to be the person(s) authorized by said corporation to execute the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Jean A. Kuehl
- Notary Public in and for the State of Iowa

NOTARIAL SEAL IOWA
JEAN A. KUEHL
Commission Number 177773
My Commission Expires
1/27/10