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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by Farmers Savings Bank, 205 Main Street, Colesburg, IA 52035 563-856-2525

AMENDMENT TO OPEN-END MORTGAGE

The undersigned Mortgagee/Lender, FARMERS SAVINGS BANK and Mortgagors/Borrowers, ROSEMARY TOTMAN, individually, hereby mutually agree To amend the Open-End Mortgage dated March 22, 1999 and filed for record March 30, 1999, in Book 1999, page 1067 of the Records of the Delaware County Recorder, as follows:

1. The mortgage is amended so there are no future advances and this is now a Closed-End Mortgage.

2. The total amount secured by the mortgage is $59,867.47, together plus interest.

3. The secured debt includes all promissory notes and cash advances through date of this Amendment to Mortgage.

4. Farmers Savings Bank reserves the right to make protective advances for taxes, insurance, repairs to preserve the property and any fees relating to the collection of debt.

Agreed to and dated this 21st day of November, 2007

Rosemary Totman
ROSEMARY TOTMAN

FARMERS SAVINGS BANK,

BY: Mark E. White Pres
Mark E. White
President

And Jolene Niehaus, Cashier COO
Jolene A. Niehaus
COO & Cashier

I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS MORTGAGE, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MORTGAGE.

Dated: Rosemary 11-23-07

Rosemary Totman
Rosemary Totman

STATE OF IOWA)
) ss.
COUNTY OF Delaware)

On this 23rd day of November 2007 before me, the undersigned, a Notary Public in and for said State, personally appeared ROSEMARY TOTMAN, individually, to me known to be the person who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed.

ELAINE M. FUNKE
Commission Number 132758
My Commission Expires
2-25-2009

Elaine M. Funke
Notary Public

STATE OF IOWA)
) ss.
Delaware COUNTY)

On this 21st day of November, 2007, before me, the undersigned, a Notary Public in and for the said State, personally appeared MARK E. WHITE and JOLENE A. NIEHAUS, to me personally known, who being by me duly sworn, did say that they are the PRESIDENT and COO & CASHIER, respectively of FARMERS SAVINGS BANK, the corporation executing the within and foregoing instrument, that a seal has been procured by the corporation; that said instrument was signed on behalf of the corporation by authority of its Board of Directors; and that MARK E. WHITE and JOLENE A. NIEHAUS, as officers acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the corporation, by it and by them voluntarily executed.

Jeanette K. Thein
Notary Public

NOTARIAL SEAL
IOWA
JEANETTE K. THEIN
COMMISSION NUMBER 139384
My Comm. Exp. 5-1-2010