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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Amendment of Mortgage to Increase Open-End Feature and Notice

Recorder's Cover Sheet

Preparer Information:
Daniel H. Swift, 108 N. Madison Street, PO Box 207, Manchester, Iowa 52057

Taxpayer Information:
Christopher G./Wendy K. Stender, 21794 258th Street, Delhi, Iowa 52223

Return Address
Community Savings Bank, 101 E. Union Street, PO Box 77, Edgewood, Iowa 52042

Grantors:
Christopher G. Stender, Wendy K. Stender, Hartwick Marina, Inc.

Grantees:
Community Savings Bank

Legal Description: See Page 2

AMENDMENT OF MORTGAGE TO INCREASE OPEN-END FEATURE AND NOTICE

NOW ON THIS 9th DAY OF APRIL, 2008, for good and valuable consideration, receipt of which is hereby acknowledged, the parties agree as follows:

1. Christopher G. Stender and Wendy K. Stender, granted to Community Savings Bank, their one certain Mortgage (Open-End) dated October 22nd, 2004 and filed of record with the Delaware County Recorder on October 26th, 2004 in Book 2004, Page 4016.

2. In said Mortgage, Christopher G. Stender and Wendy K. Stender, husband and wife, therein sold, conveyed and mortgaged onto Community Savings Bank, and granted a security interest to Community Savings Bank, in the following described property, to-wit:

> "a. Land and Buildings. All of Mortgagors' right, title and interest in and to the following described real estate situated in Delaware County, Iowa (the "Land):
>
> Lot Two (2) of Hartwick Lake Club North Fourth Subdivision, a Subdivision of Lot Two of Hartwick Lake Club North, Second Subdivision of Part of the SE ¼ of the SE ¼ and of the NE ¼ of the SE ¼ except the North 10 acres thereof, All in Section 24, T88N, R5W of the Fifth Principal Meridian, Delaware County, Iowa

3. Christopher G. Stender, Wendy K. Stender, and Hartwick Marina, Inc., hereby amend said Mortgage and state, from this day forward, said Mortgage as previously recorded, by virtue of this Amendment, secures credit in the amount of Two Hundred Fifty Thousand Dollars ($250,000.00). NOTICE - Loans and advances up to this amount, together with interest, are senior to indebtedness to other creditors under subsequently recorded or filed mortgages and liens.

4. For good and valuable consideration, the open-end feature of the Mortgage in increased from One Hundred Fifty Thousand Dollars ($150,000.00) to Two Hundred Fifty Thousand Dollars ($250,000.00).

5. NOTICE - This Amendment of Mortgage to Increase Open-End Feature and Notice shall constitute notice to all parties, persons, or entities seeking to encumber this real estate. Any encumbrance shall be subject to the mortgage lien in the amount of Two Hundred Fifty Thousand Dollars ($250,000.00).

I, Christopher G. Stender and I, Wendy K. Stender, being first duly sworn on oath, depose and state that I have read the foregoing Amendment of Mortgage to Increase Open-End Feature and Notice and the statements and allegations contained therein are true and correct to the best of my present knowledge, belief and information.

Christopher G. Stender

Wendy K. Stender

Subscribed and sworn to before me this 9th day of April, 2008.

Notary Public in and for the State of Iowa

BRETT W. NAGEL
Commission Number 14[illegible]
My Comm. Exp. 4-21-09

HARTWICK MARINA, INC.

By _____
President

By _____
Secretary

STATE OF IOWA, COUNTY OF Delaware, ss:

On this 9th day of April, 2008, before me, the undersigned, a Notary Public in and for the said State, personally appeared Christopher C. Stender and Wendy K. Stender, to me personally known, who being by me duly sworn, did say they are the President and Secretary, respectively, of the corporation executing the within and foregoing instrument, that (no seal has been procured by the) (~~the seal affixed hereto is the seal of~~ this) corporation; that the instrument was signed (~~and sealed~~) on behalf of the corporation by authority of its Board of Directors; and that Christopher C. Stender and Wendy K. Stender 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.

BRETT W. NAGEL
Commission Number 146857
My Comm. Exp. 4-30-09

_____
Notary Public in and for said State

COMMUNITY SAVINGS BANK

By _____
Steven A. Brady, President and CEO

By _____
Jacqueline A. Johnson, Executive Vice President

STATE OF IOWA, COUNTY OF Delaware, ss:

On this 9th day of April, 2008, before me, the undersigned, a Notary Public in and for the said State, personally appeared Steven A. Brady and Jacqueline A. Johnson, to me personally known, who being by me duly sworn, did say they are the President and CEO and Executive Vice President, respectively, of the corporation executing the within and foregoing instrument, that ~~(no seal has been procured by the)~~ (the seal affixed hereto is the seal of the) corporation; that the instrument was signed (and sealed) on behalf of the corporation by authority of its Board of Directors; and that Steven A. Brady and Jacqueline A. Johnson, 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.

KELLI L. UHLENKAMP
Commission Number 737403
My Commission Expires
10/28/08

_____
Kelli L. Uhlenkamp
Notary Public in and for said State