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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

ew
Veridian Credit Union
P.O. Box 6000
Waterloo IA 50704

Prepared by: Debbie Spilker, 233 Fisher Drive, Waterloo, IA 50701 (319) 236-5644
Return to: Debbie Spilker, 233 Fisher Drive, Waterloo, IA 50701 (319) 236-5644

EXTENSION AGREEMENT TO NOTE AND MORTGAGE

In Re: PARCEL B LOCATED IN THE NE ¼ OF SECTION 29 TWP 89 NORTH, RANGE 6 WEST OF THE 5TH P.M. DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 7 PLATS, PAGE 114.

WHEREAS, MELISSA A HITE, A SINGLE WOMAN AND BRYAN W ERICKSON, A SINCLE MAN, were the obligors (the "Mortgagors") and Veridian Credit Union was the lender ("VCU") in that certain Note, said Note having been dated APRIL 04, 2007, and providing for a loan amount of $190,531.00, to be payable to VCU over a 30 year period beginning JUNE 01, 2007, and terminating MAY 01, 2037, with an initial interest rate of 5.75% (the "Note");

WHEREAS in conjunction with the Note, the Mortgagors signed that certain Mortgage securing the above real estate, said Mortgage having been dated APRIL 04, 2007, and recorded as DOCUMENT 2007 1047, BOOK 2007 PAGE 1047 on APRIL 09, 2007 (the "Mortgage").

WHEREAS the parties to this Extension Agreement now desire to amend the Note and Mortgage providing that no payments [of principal and interest] are due for the months of JANUARY AND FEBRUARY and by extending the final due date of the Note and Mortgage until all payments have been paid in full.

NOW IN CONSIDERATION OF THE MUTUAL COVENANTS AND AGREEMENTS HEREIN MADE AND FOR THE MUTUAL BENEFIT OF ALL PARTIES HERETO, IT IS AGREED AS FOLLOWS:

1. The Note and Mortgage shall be amended to provide that no monthly payments [of principal and interest] shall be due for the months of JANUARY and FEBRUARY. Interest shall continue to accrue during these months at the rate as set forth in the Note. [Escrow payments shall continue to be paid monthly.]

2. The Mortgagors shall not be deemed to be in default under the terms of the Note and Mortgage for the payments not made during these months.

3. All regular payments of principal and interest shall start again on MARCH 01, 2010, plus the escrow payment, if applicable.

4. All payments of principal, interest and escrow payments, if applicable, shall continue past the final due date as set forth in the Note and Mortgage until all payments of accrued interest and principal and interest payments have been paid in full.

5. The Mortgagors hereby reaffirm any and all obligations undertaken in the Note and Mortgage. Further, the Mortgagors agree all terms, conditions and covenants as set forth in the Note and Mortgage are in full force and effect other than changes and extension period as granted by this Extension Agreement.

Melissa A Traver
MELISSA A HITE (TRAVER)

STATE OF IOWA)
) ss:
COUNTY OF DELAWARE)

NOTARIAL SEAL IOWA — CARRIE SEVERSON Commission No.741748 My Commission Expires 7-21-12

This instrument was acknowledged before me on 1-7-10 by MELISSA A HITE (TRAVER).

Carrie Severson
Notary Public in the State of Iowa.

STATE OF IOWA)
) ss:
COUNTY OF BLACK HAWK)

This instrument was acknowledged before me on 01/08/10 by Deborah K Spilker a representative of Veridian Credit Union.

Deborah K Spilker
DEBORAH K SPILKER

Notary Public in the State of Iowa.

NOTARIAL SEAL IOWA — JESSICA BROWNELL Commission No.751468 My Commission Expires 6-8-201