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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by & Return to: Laurie Wiskus, Citizens State Bank, 1218 West Main Street, Manchester, IA 52057, (563) 927-8019

AMENDMENT TO DEED OF TRUST

The undersigned Mortgagee/Lender, Citizens State Bank, agrees to amend the Deed of Trust dated 12-28-2010. This Deed of Trust was executed by Kevin F. Knipper and Andrea J. Knipper, husband & wife, in favor of Citizens State Bank, as Mortgagee. It is amended as follows:

1. The Deed of Trust is amended so there are no future advances and this is now a Closed-End Deed of Trust.
2. The total amount secured by the Deed of Trust is $140,500.00 together with interest.
3. The secured debt includes all promissory notes and cash advances through the date of this Amendment to Deed of Trust.

Agreed to and dated this 28th day of December, 2010.

Citizens State Bank

By: Audrey G Savage
Audrey G Savage, President

State of Iowa
County of Delaware ss:

On this 28th day of December, 2010, before me, a Notary Public in the State of Iowa, personally appeared **Audrey G. Savage**, to me personally known, who being by me duly sworn or affirmed did say that person is **President** of said corporation, that the seal affixed to said instrument is the seal of said corporation and that said instrument was signed and sealed on behalf of the said corporation by authority of its board of directors and the said **Audrey G. Savage** acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it and by them voluntarily executed.

My commission expires:
5-10-2011

Jason M. Tuel
Notary Public in State of Iowa

JASON M. TUEL
Commission Number 734413
My Commission Expires
5-10-2011