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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by: Dawn R. Duven, 3112 Brockway Road, Waterloo, Iowa 50701 (319) 291-6161
Return to: Dawn R. Duven, 3112 Brockway Road, Waterloo, Iowa 50701

AGREEMENT FOR RELEASE OF MORTGAGOR

In Re: Cabin Cottage #17 on land leased of Schneider 23-88-5, Delaware County, Iowa also known as a cabin located at 20665- 257th Street, Manchester, Iowa.

This is an Agreement between Christopher S. Pletz and Lindsay R. Umthum f/k/a Lindsay R. Pletz, currently single persons, who were the borrowers, and Veridian Credit Union who was the lender in that certain Note in the amount of $59,200.00 (the "Note") which was dated September 4, 2009 and that certain Real Estate Mortgage securing the real estate above which Mortgage was dated September 4, 2009 which was filed for recording on September 11, 2009 as Doc. No. 2009 3554 of the records on file in the office of the Delaware County Recorder (the "Mortgage"). Since the above property is on leased land it was also secured by a Security Agreement dated September 4, 2009 and filed for recording on September 11, 2009 as Document No. 2009 3553 (the "Security Agreement").

Pursuant to a Bill of Sale filed January 6, 2012 and recorded as Doc. No. 2012 68, Christopher S. Pletz, a single person, conveyed all his right, title and interest in and to the real estate described above to Lindsay R. Umthum.

In consideration of the agreement of the parties, Veridian Credit Union does hereby release Christopher S. Pletz from any and all liability arising out of the loan on above-described real estate and does release him from any obligations under the Note, Mortgage and Security Agreement.

In consideration of Veridian Credit Union's release of Christopher S. Pletz from any liability under the above-referenced Note, Mortgage and Security Agreement, Lindsay R. Umthum does hereby consent and agree to the release of Christopher S. Pletz and further reaffirms any and all obligations under the Note, Mortgage and Security Agreement and agrees that she is solely responsible for the repayment of the loan on the above-described real estate as evidenced by the Note and as secured by the Mortgage and Security Agreement.

It is the agreement of all parties to this Agreement that Christopher S. Pletz shall be and is hereby released from any and all personal liability arising out of the loan on the property as set forth above, through Veridian Credit Union as evidenced by the Note, Mortgage and Security Agreement as defined above.

Dated this 18th day of April 2012.

Christopher S. Pletz

Lindsay R. Umthum

Lindsay R. Umthum

DRD

Veridian Credit Union

By: _____
Mirsada Ibradzic

STATE OF)
) ss:
COUNTY OF)

This instrument was acknowledged before me on April 18th 2012 by Christopher S. Pletz.

NOTARIAL SEAL IOWA
MIRSADA IBRADZIC
Commission No.706770
My Commission Expires
1/7/2012

_____
Notary Public in the State of Iowa.

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

This instrument was acknowledged before me on April 18th 2012 by Lindsay R. Umthum.

NOTARIAL SEAL IOWA
MIRSADA IBRADZIC
Commission No.706770
My Commission Expires
1/7/2012

_____
Notary Public in the State of Iowa.

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

This instrument was acknowledged before me on April 18 2012 by Mirsada Ibradzic as Mortgage loan Originator of Veridian Credit Union.

_____
Notary Public in the State of Iowa.

NOTARIAL SEAL
Robert M. Borcherding
Commission # 191066
My Commission Expires
7-10-12