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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Preparer/Return Information: DONNA FISCHER, FIRST STATE BANK, 1150 W 1ST ST., P.O. BOX 206, SUMNER, IA 50674
563-578-3312

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE ("Modification") is dated _11/20/2013___ between: ____Laura Clark__, (referred to below as "Mortgagor"), whose address is: __1332 N 5th, Manchester, Iowa__ and FIRST STATE BANK, (referred to below as "Mortgagee") whose address is 1150 West First St., Sumner, IA.

MORTGAGE. Mortgagor and Mortgagee have previously entered into a mortgage dated _August 7, 2013__ and recorded in the County Recorder's office of _Delaware_ County, State of Iowa as __Document 2013 2637_, and modifications of the mortgage, if any dated and recorded as follows:

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The mortgage and any previous modifications described above are collectively referred to as the "Mortgage".

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property, buildings, improvements and fixtures located in Delaware County, State of Iowa (the "Mortgaged Property):

THE NORTH SEVENTY TWO (72) FEET OF THE EAST ONE HUNDRED TWENTY FOUR (124) FEET OF LOT EIGHTY TWO (82), HENRY ACRES' ADDITION TO MANCHESTER, IOWA, ACCORDING TO THE PLAT RECORDED IN BOOK 1 PLATS, PAGE 1, ALL IN DELAWARE COUNTY, IOWA.

The address of the Mortgaged Property is: 1332 N 5th St, Manchester, Ia 52057

MODIFICATION. The Mortgagor and Mortgagee agree to modify the Mortgage, in addition to any previous modifications stated above, as follows: Real Estate Description changed to;

THE NORTH SEVENTY TWO (72) FEET OF THE EAST ONE HUNDRED TWENTY FOUR (124) FEET OF LOT EIGHTY TWO (82), HENRY ACERS' ADDITION TO MANCHESTER, IOWA, ACCORDING TO THE PLAT RECORDED IN BOOK 1 PLATS, PAGE 1, ALL IN DELAWARE COUNTY, IOWA.

CONTINUING VALIDITY. The terms of the Mortgage shall remain unchanged and in full force and effect, except as expressly modified above. Mortgagee's consent to this Modification does not waive Mortgagee's right to require strict performance of the Mortgage as modified above nor obligate Mortgagee to agree to any future modifications. Nothing in this Modification shall be construed as satisfaction of the Promissory Note or other credit agreement secured by he Mortgage (the "Note"). The

indebtedness of the Mortgagor to the Mortgagee evidenced by the Note is a continuing indebtedness and the security interest created by the Mortgage is a continuing security interest. Nothing contained in this Modification shall be interpreted to mean any outstanding balance owing under the Note is paid or any security interest created by the Mortgage is released or terminated. The Mortgagee intends to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the note, unless a party is expressly released by Mortgagee in writing. If a person who signed the Mortgage does not sign this Modification then all persons signing below acknowledge and agree that this Modification is given conditionally, based on the representation to the Mortgagee that the non-signing person consents to the changes and provisions of the Modification and will not be released by it.

EACH MORTGAGOR ACKNOWLEDGES HAVING READ ALL OF THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND EACH MORTGAGOR AGREES TO ITS TERM. EACH MOTRGAGOR HEREBY ACKNOWLEDGES THE RECEIPT OF A COPY OF THIS MODIFICATION OF MORTGAGE.

Laura Clark
(Mortgagor Signature) Laura Clark

FIRST STATE BANK
Kevin Converse

ACKNOWLEDGEMENT OF MORTGAGEE

STATE OF IOWA, **BREMER** COUNTY, ss:

On this 20 day of November, before me, the undersigned, a Notary Public, the foregoing instrument was acknowledged by Kevin Converse, an Iowa Corporation, on behalf of the Corporation.

My Commission Expires: 3-15-16

Bobby Jo Larson
Notary Public in and for said State

ACKNOWLEDGEMENT OF MORTGAGOR(S)

NOTARIAL SEAL IOWA
BOBBY JO LARSON
Commission Number 777465
My Commission Expires
March 15, 2016

STATE OF IOWA, BREMER COUNTY, ss:

On this 20 day of November, before me, the undersigned, a Notary Public, the foregoing instrument was acknowledged by: Laura Clark to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledge that they executed the same as their voluntary act and deed.

My Commission Expires: 10-26-2015

Kevin Converse
Notary Public in and for said State

NOTARIAL SEAL IOWA
KEVIN CONVERSE
Commission Number 760397
My Commission Expires
10-26-2015