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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Fidelity Bank & Trust
P.O. Box 277
Dyersville IA 52040

Prepared by: Werner Hellmer., Day & Hellmer, P.C., 137 First Avenue E., Dyersville, IA 52040; Ph: 563/875-9733

FIRST AMENDMENT TO CONTRACT

This Agreement is entered into this 13th day of June, 2016, by and between FIDELITY BANK & TRUST, Daniel J. Zitelman, President, f/k/a/ State Bank, Worthington, SELLER, and DONALD J. ALTHOFF and JANE M. ALTHOFF, husband and wife, as joint tenants with full rights of survivorship, and not as tenants in common, of an undivided one-half (1/2) interest; and LESTER D. WILLENBRING and AMANDA A. WILLENBRING, as joint tenants with full rights of survivorship, and not as tenants in common, of an undivided one-half (1/2) interest, BUYERS.

1. The parties previously entered into a contract dated August 19, 2009, and filed for record September 9th, 2009, in Book 2009, Page 3497.

2. That as of the June 13, 2016 payment, there remained a principal balance of $64,303.37. The Buyers and the Seller agree the interest rate shall change from five and one-half percent (5.5%) per annum to four and one-quarter percent (4.25%) per annum as of June 13, 2016. Buyers shall pay the sum of $580.00 on the 19th day of July, 2016, and a similar sum of $580.00 on the 19th day of each month thereafter until August 19, 2019, when the entire balance shall be due and payable. Interest shall accrue at the rate of four and one-quarter percent (4.25%) on the unpaid principal. Payments shall be applied first to the interest and then to the principal. Buyers may only prepay this contract with the consent of the Seller.

3. All other provisions of the original contract not specifically amended herein are hereby ratified and reaffirmed.

BY: _____
Fidelity Bank & Trust, Seller
Daniel J. Zitelman, President
f/k/a State Bank, Worthington

_____
Donald J. Althoff, Buyer

_____
Jane M. Althoff, Buyer

_____
Lester D. Willenbring, Buyer

_____
Amanda A. Willenbring, Buyer

STATE OF IOWA)
) ss:
DUBUQUE COUNTY:)

Signed (or attested) before me this 27th day of June, 2016 by Daniel J. Zitelman, President, of Fidelity Bank & Trust, f/k/a State Bank, Worthington.

LINDA WHITTINGTON
Commission Number 786051
My Commission Expires
September 12, 20__

_____
Signature of Notary Public

NATHAN FREEZE
Commission Number 712045
My Commission Expires
5-16-16

STATE OF IOWA IA)
) ss:
DUBUQUE COUNTY:)

Signed (or attested) before me this 25 day of June, 2016 by Donald J. Althoff.

_____
Signature of Notary Public

LINDA WHITTINGTON
Commission Number 786051
My Commission Expires
September 12, 20__

STATE OF IOWA)
) ss:
DUBUQUE COUNTY:)

Signed (or attested) before me this 25 day of June, 2016 by Jane M. Althoff.

LINDA WHITTINGTON
Commission Number 786051
My Commission Expires
September 12, 2018

Signature of Notary Public

STATE OF IOWA)
) ss:
DUBUQUE COUNTY:)

Signed (or attested) before me this 24 day of June, 2016 by Lester D. Willenbring.

JOAN M STEGER
Commission Number 777752
My Commission Expires
4-2-2019

Signature of Notary Public

STATE OF IOWA)
) ss:
DUBUQUE COUNTY:)

Signed (or attested) before me this 24 day of June, 2016 by Amanda A. Willenbring.

JOAN M STEGER
Commission Number 777752
My Commission Expires
4-2-2019

Signature of Notary Public