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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

ENV

Prepared By: Justin Ness, Heritage Bank, 695 Marion Blvd. Marion, IA 52302. (319)373-5400.
Return To: Justin Ness, Heritage Bank, 695 Marion Blvd. Marion, IA 52302.

MORTGAGE EXTENSION

This Agreement, Made and entered into this 27th day of December 2017, by and between Justin D. Nieman (Borrower) and Heritage Bank (Lender),

WHEREAS, Justin D. Nieman is justly indebted to said Heritage Bank in the sum of Three Hundred Eighty Three Thousand Nine Hundred Forty Five and NO/100 Dollars($383,945.00) secured by a mortgage executed by said Justin D. Nieman the 20th Day of March, 2002, securing advances up to $385,000 of indebtedness, to be paid by a certain note dated the 27th Day of December 2017 payable to said Heritage Bank on the 31st day of December 2027; which said mortgage was duly recorded in the Recorder's office of Delaware County, Iowa, in Book 2002, Page 1040 of Mortgage Records, on March 21, 2002 upon land legally described as follows:

Parcel A: The Northeast Quarter (NE ¼) and the Northeast Quarter (NE ¼) of the Northwest Quarter (NW ¼) of Section Twenty Seven (27), Township Eighty Nine (89) Range (4) West of the 5th Principal Meridian, Except Parcel A located in the NE ¼ of Section 27 TWP 89 North, Range 4 West of the 5th P.M. Delaware County, Iowa, according to Plat recorded in Book 6 Plats, Page 168 and Also Except Parcel 'C' in the SE ¼ of the NE ¼ of Section 27- T89N-R4W of the 5th P.M.. Delaware County, Iowa according to Plat recorded in Book 2002, page 648.

Also, Parcel B: The South One-Half (S ½) of the Southeast Quarter (SE ¼) of Section Fifteen (15) and the North One-Half (N ½) of the Northeast Quarter (NE ¼) of Section Twenty Two (22); all being in Township Eighty-Eight (88) North, Range Four (4) West of the 5th P.M.

and

WHEREAS, $383,945.00 of the principal sum of said note is still unpaid and the said Justin D. Nieman, hereto has applied to said Heritage Bank for the extension of his said mortgage for a term of 20 years, up to and including total indebtedness of $385,000 as stated in such original mortgage.

NOW THEREFORE, in consideration of the execution of this extension, and the faithful performance of all the covenants in said note, and mortgage, as well in spirit and in letter, and the payment of interests to this date, said Lender hereby agrees to extend the time of the mortgage to December 27, 2037.

It is also expressly understood and agreed by and between the parties hereto that nothing herein contained shall operate to discharge or release the said Justin D. Nieman heirs, legal representatives, or assigns, from the liabilities to fulfill, keep and promptly perform, as well in spirit as in letter, each and all of the covenants in said mortgage and note given by said Justin D. Nieman.

It is further expressly understood by and between the parties hereto, that in case of default in any of the covenants or conditions in said note or mortgage, then at the election of said first party, heirs or assigns, the whole of principal sum shall at once become due and payable and said note shall draw interest from such default and the mortgage shall be foreclosed as stated in said mortgage, anything hereinbefore contained to the contrary notwithstanding.

IMPORTANT: READ BEFORE SIGNING, THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN AGREEMENT MAY BE LEGALLY ENFORCED. EITHER PARTY MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

IN WITNESS WHEREOF, the parties hereto have set their hands the day and year first above written.

12-27-17

Justin D. Nieman Date

HERITAGE BANK

Tamara L. Danover, President

STATE OF IOWA)

COUNTY OF LINN)

On this 27th day of December, 2017, before me, a Notary Public in the State of Iowa, personally appeared Justin D. Nieman, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

NOTARIAL SEAL IOWA
TAMARA L. DANOVER
Commission Number 187166
MY COMMISSION EXPIRES
October 23, 20 20

- Notary Public in and for the State of Iowa

STATE OF IOWA)

COUNTY OF Linn)

On this 27th day of December, 2017, before me, a Notary Public in the State of Iowa, personally appeared Tamara L. Danover, of Heritage Bank, to me known to be the person authorized by said corporation to execute the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

NOTARIAL SEAL IOWA
JUSTIN NESS
Commission Number 764324
My Commission Expires
August 23, 20 19

- Notary Public in and for the State of Iowa