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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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

September 28, 2019

PROMISSORY NOTE AND COMBINATION LEASEHOLD MORTGAGE, SECURITY AGREEMENT AND FIXTURE FINANCING STATEMENT EXTENSION AGREEMENT

FOR GOOD AND VALUABLE CONSIDERATION, it is hereby agreed that a certain Promissory Note # 2024029 dated August 29, 2014 with a due date of September 29, 2019 in the face amount of $144,000.00 and signed by Brian J. Lahey and Jacqueline R. Lahey ("Borrowers") which has a present principal balance of $125,710.57. Note is secured by: Combination Leasehold Mortgage, Security Agreement and Fixture Financing Statement dated August 29, 2014 and recorded on September 3, 2014 in Book 2014, Page 2179 in the Real Estate Records of Delaware County, Iowa, shall be extended and revised as follows:

1. On September 28, 2019 Borrower shall pay Heritage Bank the sum of $636.62; to be applied to interest accrued on the note, flood determination fee, processing fee and recording fee.

2. Commencing September 28, 2019, the principal balance on the Promissory Note shall bear interest at the rate of 4.125% per annum with interest computed on the outstanding principal balance on the basis of a 365day year for the actual number of days elapsed. All payments received shall be applied first to interest accrued and due, then to escrow portion of payment and the remainder, if any, to reduction of principal. All prepayments of principal, at the option of the holder of the Promissory Note, shall be applied in inverse order of maturity.

3. Payments of principal and interest shall be paid monthly beginning October 28, 2019 and continuing on the same day of the month each month thereafter until September 28, 2024 when all accrued interest and unpaid principal shall become due and payable. The monthly principal and interest payment shall be in an amount of $770.30. Real estate taxes and insurance will be paid by the borrower.

4. This agreement is an extension and revision only and is not a novation, and, except as provided in this Agreement, all the terms and conditions of the Promissory Note and the Mortgage shall remain in full force and effect.

5. The undersigned acknowledge receipt of a copy of this Agreement. 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.

Brian J. Lahey

Jacqueline R. Lahey

HERITAGE BANK

By: _____
Cynthia L. Orr, Vice President

NOTARIAL SEAL IOWA
CYNTHIA L. ORR
Commission Number 171430
MY COMMISSION EXPIRES
OCTOBER 6, 2020

STATE OF IOWA

COUNTY OF DELAWARE

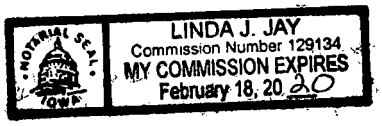
On this 28th day of September, 2019, before me, a Notary Public in the State of Iowa, personally appeared Brian J. Lahey and Jacqueline R. Lahey, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

_____
- Notary Public in and for the State of Iowa

STATE OF IOWA

COUNTY OF DELAWARE

On this 30th day of September, 2019, before me, a Notary Public in the State of Iowa, personally appeared Cynthia L. Orr, Vice President 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.



Linda J. Jay
- Notary Public in and for the State of Iowa