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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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MORTGAGE MODIFICATION AGREEMENT

This Mortgage Modification Agreement ("Agreement") is entered into as of 04-02-2020 by and between Duane F. Conrad and Patty L. Conrad (the "Mortgagor") and DuTrac Community Credit Union (the "Lender"). This Agreement modifies a Mortgage dated 03-15-2005 and recorded in the office of the Delaware County Recorder on 04-01-2005 as Instrument No. 2005 1128 Type 04 01 Pages 4 (the "Mortgage") covering the real and personal property legally described as follows:

Lot Two (2) of Logan's Sixth Subdivision to Delaware County, Iowa, according to the plat recorded in Book 5 Plats, Page 82. (2528 197th Ave., Manchester)

In consideration of the mutual promises and agreements exchanged, Mortgagor and Lender hereby agree to the following modifications to the Mortgage:

The Maturity Date of the Mortgage is 04-02-2050.

The Mortgage secures all obligations, debts and liabilities, plus interest thereon, of Mortgagor to Lender, any one or more of them, whether now existing or hereafter arising, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated, whether Duane F. Conrad or Patty L. Conrad may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable, together with all renewals of, extensions of, modifications of, consolidations of and substitutions thereof.

The Mortgage secures all future advances made by Lender to Mortgagor, whether or not the advances are made pursuant to a commitment. Specifically, without limitation, the Mortgage secures all future amounts Lender in its discretion may loan together with all interest thereon and all renewals of, extensions of, modifications of, consolidations of and substitutions thereof.

The parties to this Agreement intend this instrument to operate only as a modification of the Mortgage referenced herein, and do not intend that a new mortgage be created by this Agreement. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Mortgage. Except as modified by this Agreement, all other provisions of the Mortgage remain in full force and effect. The undersigned acknowledge they have received a copy of this Agreement, have read and accepted its provisions, and agree that a fully-executed copy or facsimile will be considered to be as valid and binding as the original.

MORTGAGOR:

Duane F. Conrad

By: Duane F. Conrad

State of Iowa
County of Dubuque
The foregoing instrument was acknowledged before me, a Notary Public in and for said County and State, on the 13th day of April, 2020 by Duane Conrad.

Notary Public:
My commission expires: TRAVIS ROBERT PHELAN
Commission Number 716917
My Commission Expires
6/20/2020

MORTGAGOR:

Patty L. Conrad

By: Patty L. Conrad

State of Iowa
County of Dubuque
The foregoing instrument was acknowledged before me, a Notary Public in and for said County and State, on the 13th day of April, 2020 by Patty Conrad.

Notary Public:
My commission expires: TRAVIS ROBERT PHELAN
Commission Number 716917
My Commission Expires
6/20/2020

LENDER:

Travis R. Phelan

By: Travis R. Phelan, Commercial Lender

State of Iowa

County of Dubuque

The foregoing instrument was acknowledged before me, a Notary Public in and for said County and State, on the 13th day of April, 2020 by Travis R. Phelan.

Notary Public: Jodym Maize

My commission expires:

JODY M. MAIZE
Commission Number 795101
My Comm. Exp. 3-15-2022