Book 2020 Page 2118
Document 2020 2118 Type 04 005 Pages 2
Date 6/29/2020 Time 8:52:50AM
Rec Amt $12.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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EXTENSION AGREEMENT TO NOTE AND MORTGAGE

In Re: DWELLING ON LEASED LAND DESCRIBED AS THE N 1/2 OF THE NW 1/4 OF SECTION THIRTY (30), TOWNSHIP EIGHTY EIGHT (88) NORTH, RANGE FOUR (4), WEST OF THE FIFTH P.M., DELAWARE COUNTY, IOWA. ALSO DESCRIBED AS DWELLING ON LEASED LAND FROM COOEY LOCATED AT 26094 224TH AVE, IN HARTWICK POINT, A SUBDIVISION OF PART OF THE NW 1/4 - NW 1/4 AND PART OF THE NE 1/4 - NW 1/4 OF SECTION THIRTY (30), TOWNSHIP EIGHTY-EIGHT (88) NORTH, RANGE FOUR (4) WEST OF THE 5TH P.M., DELAWARE COUNTY, IOWA ACCORDING TO PLAT RECORDED IN BOOK 2017 PAGE 3055.

WHEREAS, BLAINE W MCLAUGHLIN AND CHRISTINE A MCLAUGHLIN, HUSBAND AND WIFE, were the obligor(s) (the "Mortgagors") and Veridian Credit Union was the lender ("VCU") in that certain Note, said Note having been dated MAY 22, 2019 and providing for a loan amount of $212,00.00, to be payable to VCU over a 30 year period beginning JULY 1, 2019 and terminating JUNE 1, 2049, with an initial interest rate of 4.500% (the "Note");

WHEREAS in conjunction with the Note, the Mortgagors signed that certain Mortgage securing the above real estate, said Mortgage having been dated MAY 22, 2019 recorded as BK: 2019 PG: 1248 recorded on MAY 28, 2019 (the "Mortgage").

WHEREAS the parties to this Extension Agreement now desire to amend the Note and Mortgage providing that no payments [of principal and interest] are due for the months MAY, JUNE, AND JULY 2020 and by extending the final due date of the Note and Mortgage until all payments have been paid in full.

NOW IN CONSIDERATION OF THE MUTUAL COVENANTS AND AGREEMENTS HEREIN MADE AND FOR THE MUTUAL BENEFIT OF ALL PARTIES HERETO, IT IS AGREED AS FOLLOWS:

1. The Note and Mortgage shall be amended to provide that no monthly payments [of principal and interest] shall be due for the months of MAY,

JUNE, AND JULY 2020 Interest shall continue to accrue during these months at the rate as set forth in the Note. [Escrow payments shall continue to be paid monthly.]

2. The Mortgagors shall not be deemed to be in default under the terms of the Note and Mortgage for the payment not made during these months.

3. All regular payments of principal and interest shall start again on AUGUST 1, 2020, plus the escrow payment, if applicable.

4. All payments of principal, interest and escrow payments, if applicable, shall continue past the final due date as set forth in the Note and Mortgage until all payments of accrued interest and principal and interest payments have been paid in full.

5. The Mortgagors hereby reaffirm any and all obligations undertaken in the Note and Mortgage. Further, the Mortgagors agree all terms, conditions and covenants as set forth in the Note and Mortgage are in full force and effect other than changes and extension period as granted by this Extension Agreement.

BLAINE W MCLAUGHLIN

CHRISTINE A MCLAUGHLIN

STATE OF IOWA)
) ss:
COUNTY OF LINN)

This instrument was acknowledged before me on 4/9/2020, by BLAINE McLAUGHLIN AND CHRISTINE McLAUGHLIN (Borrower(s) name)

NOTARIAL SEAL IOWA — MEGAN REDING Commission No.742938 My Commission Expires 9/26/2021

Notary Public in the State of Iowa.

STATE OF IOWA)
) ss:
COUNTY OF BLACK HAWK)

This instrument was acknowledged before me on 4/14/20, by Christina Christensen, a representative of Veridian Credit Union.

CHRISTINA CHRISTENSEN

Notary Public in the State of Iowa.

NOTARIAL SEAL IOWA — DALTON FANTER Commission No.814135 My Commission Expires 12/6/21