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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

✓ Prepared by: Christina Christensen, P.O. Box 6000, Waterloo, IA 50704 (319) 236-5600
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EXTENSION AGREEMENT TO NOTE AND MORTGAGE

In Re: THE NORTH TWENTY (20) ACRES OF THE NORTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF SECTION THIRTY-SIX (36), TOWNSHIP SEVENTY-FOUR (74) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA.

WHEREAS, JASON EUGENE COLE, AS A SINGLE MAN, were the obligor(s) (the "Mortgagors") and Veridian Credit Union was the lender ("VCU") in that certain Note, said Note having been dated DECEMBER 6, 2016, and providing for a loan amount of \$134,175.00, to be payable to VCU over a 30 year period beginning FEBRUARY 1, 2017, and terminating JANUARY 1, 2047, with an initial interest rate of 3.625% (the "Note");

WHEREAS in conjunction with the Note, the Mortgagors signed that certain Mortgage securing the above real estate, said Mortgage having been dated DECEMBER 6, 2016 recorded as DOCUMENT 2016 3821 BOOK 2016 PAGE 3821 TYPE 04 001 PAGES 19 recorded on DECEMBER 14, 2016 (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 month APRIL 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 month of APRIL 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 MAY 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.

Jason E. Cole
 JASON EUGENE COLE

STATE OF IOWA)
) ss:
 COUNTY OF Polk)

This instrument was acknowledged before me on April 10, 2020, by

Jason E. Cole
 (Borrower(s) name)



[Signature]
 Notary Public in the State of Iowa.

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

This instrument was acknowledged before me on 4/21/20, by Christina Christensen, a representative of Veridian Credit Union.

[Signature]
 CHRISTINA CHRISTENSEN

[Signature]
 Notary Public in the State of Iowa.

