

Prepared By and Return To: Nicole Twaddle, Earlham Savings Bank, PO Box 426, Earlham, Iowa 50072; 515-758-2251

MORTGAGE EXTENSION AGREEMENT

THIS AGREEMENT executed this 22nd day of March, 2024, by Earlham Savings Bank, Hereinafter referred to as Lender, and James M. Herman and Peggy L. Herman, hereinafter referred to as Borrowers.

WHEREAS, on the 12th day of April, 2005, Borrowers executed a certain note for the sum of \$160,000.00 and at the same time, as security for said note, Borrowers executed a mortgage which is recorded in the office of the Recorder of Madison County, Iowa, in Book 2005, on Page 1591, on real estate situated in Madison County, Iowa, described as follows:

The Northwest Quarter (1/4) of the Southwest Quarter (1/4) and the East Half (1/2) of the Southwest Quarter (1/4) of the Southwest Quarter (1/4) and the West Half (1/2) of the Northeast Quarter (1/4) of the Southwest Quarter (1/4) except a tract described as following: Commencing at the Southeast Corner thereof and running thence North 193 feet, thence West 192 feet, thence in a Southwesterly direction 198 feet to a point 199 feet West of the place of beginning, thence East to the place of beginning, of Section Twenty-nine (29) in Township Seventy-four North, Range Twenty-six (26) West of the 3th P.M., Madison County, Iowa

Which note and mortgage are made a part hereof by reference and,

WHEREAS, the Lender accepts the proposed modification of terms of the above-described mortgage.

NOW, THEREFORE, the parties agree this mortgage is extended to April 12, 2045.

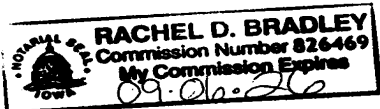
Dated this 22nd day of March, 2024.

Earlham Savings Bank

By: Kenneth M. Flaherty
Kenneth M. Flaherty
MLO: 721598

STATE OF IOWA COUNTY OF Madison ss.

On this 22 day of March, 2024 before me, Notary Public in the State of Iowa, personally appeared, Kenneth M. Flaherty, to me personally 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.



Rachel D. Bradley
Notary Public in the State of Iowa