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MICHELLE "MICKI" UTSLER, COUNTY RECORDER  
MADISON IOWA

Prepared by: Union State Bank, 201 West Court Avenue, Winterset, Iowa 50273 (515) 462-2161 .....  
Sandy Corkrean.....

AGREEMENT FOR MODIFICATION OF MORTGAGE

Whereas, on the 5th day of October, 1995, Gary and Carol Kiernan, husband and wife (MORTGAGOR), conveyed to UNION STATE BANK, WINTERSET, IOWA (LENDER) a mortgage in the amount of \$25,125.00 and said mortgage was recorded in the office of the Recorder of Madison County, Iowa, on the 6th day of October, 1995, in Book 178, at page 545 and

Whereas, said MORTGAGOR has agreed with the LENDER of said mortgage to modify the maturity date of said mortgage.

NOW THEREFORE FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which is acknowledged, the maturity date of said mortgage shall be changed to November 5, 2007. All terms of the mortgage remain in effect except as amended hereby.


DATED this 15 day of November, 2004.

STATE OF IOWA, MADISON COUNTY, as:

On the 15 day of November, 2004 before me a Notary Public in and for the County of Madison, State of Iowa, personally appeared Gary Kiernan and Carol Kiernan to me known to be the person named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

Gary Kiernan  
Gary Kiernan  
Carol Kiernan  
Carol Kiernan

Sandra D. Corkrean  
Notary Public in the State of Iowa  
CORPORATE


 **SANDRA D. CORKREAN**  
Commission Number 712418  
My Commission Expires  
9-6-07

STATE OF IOWA, MADISON COUNTY:

On this \_\_\_\_\_ day of November, 2004 before me appeared David A. Koch to me personally known, who, being by me sworn, did say that he is the Vice President of Union State Bank and that the seal affixed to said instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and said David A. Koch acknowledged said instrument to be the voluntary act and deed of said corporation.

UNION STATE BANK  
David A. Koch  
David A. Koch, Vice President

Sandra D. Corkrean  
Notary Public in the State of Iowa

 **SANDRA D. CORKREAN**  
Commission Number 712418  
My Commission Expires  
9-6-07