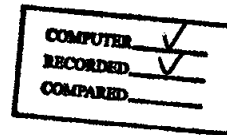


REC \$ 10<sup>00</sup>  
AUD \$ \_\_\_\_\_  
R.M.F. \$ 1<sup>00</sup>

FILED NO. 004178

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2002 AUG 26 PM 2:48



MICKI UTSLER  
RECORDER  
MADISON COUNTY, IOWA

Preparer: Union State Bank  
✓ Box 110  
Winterset, Iowa 50273

### LOAN MODIFICATION

This Loan Modification ("Modification"), entered into effective as of the 24th day of August, 2002, between Mary Ann Green, A Single Person ("Borrower") and Union State Bank, organized and existing under the laws of Iowa, ("Lender"), amends and supplements (1) the Mortgage to Secure Debt (the "Security Instrument"), dated October 15, 1999, securing the original principal sum of U. S. \$75,000.00, and recorded in Book 212, at page(s) 762, in the Office of the Recorder in Madison County, Iowa, (2) the Note bearing the same date as, and secured by, the Security Instrument, (the "Note") which cover the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at: 1205 West Court Avenue, Winterset, Iowa 50273  
(Property Address)

the real property.

Described being set forth as follows:

Lot Nine (9) of Corkrean's Second Addition to the City of Winterset, Madison County, Iowa.

Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The borrower is the owner of the Property.
2. As of August 11, 2002, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U. S. \$61,272.25.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of 6.95%, from August 11, 2002. The Borrower promises to make monthly payments of principal and interest of U. S. \$432.00, beginning on the 16th day of September, 2002, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 16, 2005 (the "Modified Maturity Date"), the borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the borrower will pay these amounts in full on the Modified Maturity Date.

The borrower will make such payments at 201 W. Court Box 110, Winterset, Iowa 50273 or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the borrower is obligated to make under the Security Instrument.

5. Nothing in this modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

Borrower also acknowledges receipt of a copy of this Modification.

Union State Bank (Lender)

By: David A. Koch  
David A. Koch, Vice President

Mary Ann Green  
Mary Ann Green - Borrower

STATE OF IOWA ss:

County of Madison

On this 24th day of August, 2002, before me, a Notary Public in the State of Iowa, personally appeared Mary Ann Green

to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that she executed the same as her voluntary act and deed.

My Commission Expires:



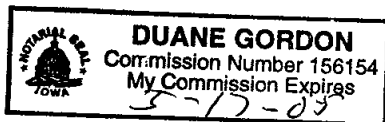
Duane Gordon  
Notary Public in the State of Iowa

STATE OF IOWA

County of Madison) ss.

On this 24th day of August A. D. 2002 before me appeared David A. Koch to me personally known, who, being by me duly 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.

My Commission Expires:



Duane Gordon  
Notary Public in the State of Iowa