

Dennis D. Neal Lora L. Neal R. R. 4 Box 19 Winterset, Iowa 50273	Union State Bank 201 W. Court Winterset, Iowa 50273	This agreement relates to LOAN NUMBER 4260179572 ORIGINALLY DATED Sept. 13 1990
"I" means the BORROWER(S) named above		"You" means the LENDER named above
THIS AGREEMENT DATED Sept. 14 1995		

Definitions: As used in this agreement, the term "I" means the Borrower(s) named above, "You" means the Lender named above, "Original Obligation" means my previous agreement to pay you money (referred to above by Loan Number and original date), and any related agreements such as a security agreement.

Extension Agreement: You and I have entered into an original obligation which is a Real Estate Contract

By entering into this agreement, we are extending the due date(s) of Balloon payments of the original obligation

The original due date(s) and the amount(s) of the payment(s) extended by this agreement, are as follows		The extended due date(s) and the amount(s) then due (including any fees or interest due on the new maturity date(s)) are as follows	
(a) \$ <u>31,998.05</u>	originally due <u>Sept. 1</u> 19 <u>95</u>	(a) <u>monthly pmts. beginning</u>	
(b) \$ _____	originally due _____ 19 _____	(a) <u>October 1</u> 19 <u>95</u>	\$ <u>365.00</u>
(c) \$ _____	originally due _____ 19 _____	(b) <u>September 1</u> 1995 <u>2000</u>	\$ <u>27,427.49</u>
(d) \$ _____	originally due _____ 19 _____	(c) _____ 19 _____	\$ _____
		(d) _____ 19 _____	\$ _____

Cost: For this extension, I agree to pay you the fees and/or additional interest as indicated below

A total fee of \$ 6.00 Upon prepayment of the entire outstanding balance of this obligation.

a portion of this fee may be refunded, as provided by law

this fee will not be refunded

Simple Interest, on the unpaid balances of principal remaining from time to time at the rate of 11.50 % per year from September 14, 1995 until maturity date This interest rate is equal to the rate previously in effect on this obligation

ADDITIONAL TERMS

This agreement does not in any way, satisfy or cancel the original obligation. Except as specifically amended by this agreement, all other terms of the original obligation remain in effect. This means and includes, but is not limited to:

(1) Property which secures the original obligation will continue to secure my total responsibility to pay you as amended by this agreement. (2) All parties who have a responsibility to pay you in any way the original obligation (including any co-makers, endorsers and guarantors) remain responsible for the total amount I owe you as amended by this agreement. If you require the consent to this extension by any additional party, I agree to obtain such consent, and this extension agreement will not be effective if the consent is not obtained. (3) Any post-maturity interest rate provided for in the original obligation (except as specifically contracted for here) shall now begin to apply after the last scheduled payment of the original obligation as amended by this agreement. (4) You will not be responsible to further extend the payments affected by this agreement or any other scheduled payments. All other scheduled payments not affected by this agreement shall remain due as previously scheduled. (5) All provisions for default, remedies, attorneys' fees (if any) etc. remain in effect. (6) My responsibility (if any) to provide insurance on the property which secures the original obligation (if any) shall remain in effect. However, the term of such insurance policy will not be extended to cover any additional term resulting from this agreement unless contracted for and any additional premium is paid. (7) The term of any Credit Life and/or Disability Insurance coverages purchased in connection with the original obligation will not be extended for the additional term provided for in this agreement unless contracted for and any additional premium is paid.

SIGNATURE OF AUTHORIZED REPRESENTATIVE OF LENDER

Sherry A. Tolley

SIGNATURE(S) FOR BORROWERS: BY SIGNING BELOW, I AGREE TO THE EXTENSION. I HAVE RECEIVED A COPY OF THIS AGREEMENT ON TODAY'S DATE.

x Dennis D. Neal Dennis D. Neal

x Lora L. Neal Lora L. Neal

This document will extend a real estate contract dated the 1st day of October, 1988, between Union State Bank, Winterset, Iowa (Seller) and Dennis D. Neal and Lora L. Neal (Buyers) of which real estate contract was recorded in the Office of Recorder of Madison County, Iowa, on September 6, 1990 in Book 56 of contracts on Page 167.

COMPUTER
RECORDED
COMPARED
REC \$ 5.00
ADD \$ _____
R.M.F. \$ 1.00

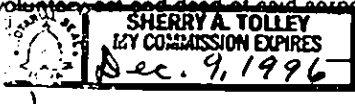
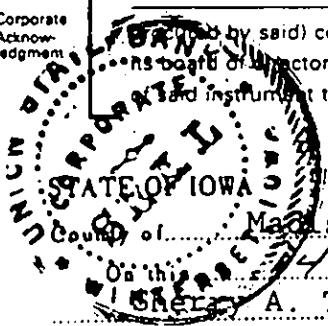
FILED NO. 970
BOOK 60 PAGE 493
95 OCT - 6 PM 2: 28
MICHELLE UTSELL
RECORDER
MADISON COUNTY, IOWA

ACKNOWLEDGMENT: STATE OF _____ COUNTY OF Madison

On this 14th day of September before me, a Notary Public in the State of Iowa, personally appeared Dennis D. Neal & Lora L. Neal

Individual Acknowledgment: to me 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.

Corporate Acknowledgment: to me personally known, who being by me duly sworn or affirmed did say that that person is _____ (Title) of said corporation, that (the seal affixed to said instrument is the seal of said) (no seal has been affixed) by said corporation and that said instrument was signed and sealed on behalf of the said corporation by authority of its board of directors and the said _____ acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.



On this 14th day of September, A. D. 1995, before me appeared Sherry A. Tolley and _____

to me personally known, who, being by me duly sworn, did say that she is the Vice President and _____ respectively of Union State Bank Winterset, Iowa 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 Sherry A. Tolley and _____ acknowledged said instrument to be the voluntary act and deed of said corporation.



Steven D. Warrington
Notary Public in and for Madison County, Iowa.