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BOOK 137 PAGE 62

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MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

Prepared by: Steven D. Warrington, Union State Bank, 201 West Court, Winterset, Iowa (515) 462-2161

George J. Naumann Suzanne Naumann 2751 Heritagage Drive Winterset, Iowa 50273 "I" means the BORROWER(S) named above.	Union State Bank 201 West Court Winterset, Iowa 50273 "You" means the LENDER named above.	This agreement relates to LOAN NUMBER 4250179531 ORIGINALLY DATED November 16 19 90 THIS AGREEMENT DATED November 21 1996
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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:

- (a) \$ 29,115.54 originally due November 1 19 96
- (b) \$ _____ originally due _____ 19 _____
- (c) \$ _____ originally due _____ 19 _____
- (d) \$ _____ originally due _____ 19 _____

The extended due date(s) and the amount(s) then due (including any fees or interest due on the new maturity dates) are as follows:

- Due monthly beginning
- (a) December 20 19 96 \$ 329.10
- (b) November 20 19 99 \$ 26,706.85
- (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 10.90 % per year from November 20, 1996 until maturity. This interest rate is equal the rate previously in effect on this obligation.

\$329.10 is to be paid monthly beginning December 20, 1996 and continue each month thereafter until November 20, 1999 when the unpaid principal balance and accrued interest is due.

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

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

Steven D. Warrington
Steven D. Warrington, J.P.
© 1982 BANKERS SYSTEMS, INC., ST. CLOUD, MN 55311 FORM-LEA 8/26/83

George J. Naumann George J. Naumann
Suzanne Naumann Suzanne Naumann

This agreement extends a real estate contract dated November 16, 1990 between Union State Bank, seller and George J. and Suzanne Naumann, buyer & filed for record in the Office of Recorder of Madison County, Iowa, on November 16, 1990 at 2:59 P.M. in Book 128 of Deeds on Page 265.

ACKNOWLEDGMENT: STATE OF Iowa COUNTY OF Madison

On this 26th day of November, 1996, before me, a Notary Public in the State of Iowa, personally appeared George J. Naumann and Suzanne Naumann

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 procured 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.



Sherry A. Tolley
Notary Public in the State of Iowa

ACKNOWLEDGMENT: STATE OF Iowa COUNTY OF Madison

On this 26th day of November, 1996, before me, a Notary Public in the State of Iowa, personally appeared Steven D. Warrington

Individual Acknowledgment: to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that _____ executed the same as _____ voluntary act and deed.
Corporate Acknowledgment: to me personally known, who being by me duly sworn or affirmed did say that that person is Vice President (Title) of said corporation, that (the seal affixed to said instrument is the seal of said) (no seal has been procured 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 Steven D. Warrington acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.



Teresa K. Golightly
Notary Public in the State of Iowa