

Nelson Craig Kirk
Cynthia J. Kirk
511 E. 5th Street
Aurelia, Iowa 51005
I means the BORROWER(S) named above

Union State Bank
201 W. Court
Winterset, Iowa 50273
"You" means the LENDER named above

This agreement relates to
LOAN NUMBER 4250172494
ORIGINALLY DATED August 18
THIS AGREEMENT DATED August 9

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) \$ <u>23,209.26</u>	originally due	<u>August 2</u>	<u>1989</u>
(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) <u>September 1</u>	<u>1989</u>	\$ <u>241.25</u>
(b) <u>July 1</u>	<u>1995</u>	\$ <u>18,843.15</u>
(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 \$ 5.00
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 rate of 10.00 % per year from August 2, 1989 Maturity _____ This interest is same as the rate previously in effect on this of _____

* See Below 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 are responsible 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 other than those 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 shall 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.

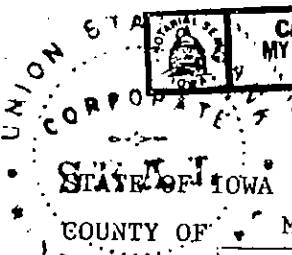
SIGNATURE OF AUTHORIZED REPRESENTATIVE OF LENDER
Steven D. Warrington, Assist Vice President
x Steven D. Warrington

SIGNATURE(S) FOR BORROWERS - BY SIGNING BELOW, I AGREE TO THE TERMS OF THIS AGREEMENT. I HAVE RECEIVED A COPY OF THIS AGREEMENT ON TODAY'S DATE.
* Nelson Craig Kirk Nelson Craig Kirk
* Cynthia J. Kirk Cynthia J. Kirk

*\$241.25 is to be paid monthly beginning September 1, 1989 and each month thereafter until July 1, 1995 when the unpaid principal balance and accrued interest is due.

This document will extend a real estate contract dated August 18, 1988 between Union State Bank (Seller) and Nelson Craig Kirk and Cynthia J. Kirk, husband and wife (buyers), of which real estate contract was recorded in the Office of Recorder of Madison County, Iowa, on the 31st day of August, 1988 at 3:24 p.m. in Book 124 of contracts on Page 631.

ACKNOWLEDGMENT: STATE OF Iowa, COUNTY OF Cherokee
On this 15th day of August, 19 89 before me, Notary Public in the State of Iowa, personally appeared Nelson Craig Kirk and Cynthia J. Kirk to me known to be the person(s) names in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



Carolyn Noethe
Notary Public in the State of Iowa

On this 10th day of August A.D. 1989, before me appeared Steven D. Warrington and _____ to me personally known, who, being by me duly sworn, did say that he is the Assistant Vice President and _____ respectively of Union State Bank, Winterset, Iowa and that the seal affixed to said instruments 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 Steven D. Warrington and _____ acknowledged said instrument to be the voluntary act and deed of said corporation.



Joyce E. Binns
Notary Public in and for Madison County, Iowa