

Gary Myers Debra Myers Truro, Iowa 50257	Union State Bank 201 W. Court Winterset, Iowa 50273	This agreement relates to LOAN NUMBER 4260179465 ORIGINALLY DATED December 23 1986
I means the BORROWER(S) named above	"You" means the LENDER named above	THIS AGREEMENT DATED January 4 1990

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>23,552.64</u>	originally due	<u>January 1</u> 19 <u>90</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 date(s)) are as follows:

due monthly beginning		
(a) <u>February 1</u> 19 <u>90</u>	\$	<u>225.77</u>
(b) _____ 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 \$ 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 the rate of 9.00 % per year from January 3, 1990 until maturity. This interest rate is the same as the rate previously in effect on this obligation.

* 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 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

Steven D. Warrington
Steven D. Warrington, Assistant Vice President

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

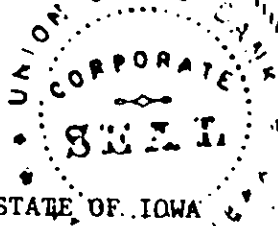
Gary Myers Gary Myers
Debra Myers Debra Myers

* \$225.77 is to be paid monthly beginning February 1, 1990, and each month thereafter until January 1, 2007 when the unpaid principal and accrued interest is due.

This document will extend a real estate contract dated December 23, 1986 between the Union State Bank, Winterset, Iowa, (seller) and Gary Myers and Debra Myers, husband and wife (buyers), of which real estate contract was recorded in the Office of Recorder of Madison County, Iowa, on the 29th day of December, 1986 at 2:28 P.M. in Book 122 of contracts on Page 557.

ACKNOWLEDGMENT: STATE OF Iowa, COUNTY OF Madison

On this 6 day of January, 1990 before me, Notary Public in the State of Iowa, personally appeared Gary Myers and Debra Myers, husband and wife 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.



JOLENE K. DeCARLO
MY COMMISSION EXPIRES
8-10-92

Jolene K. DeCarlo
Notary Public in the State of Iowa

STATE OF IOWA
COUNTY OF Madison } SS.

On this 4th day of January A.D. 1990, 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.

SHERRY A. TOLLEY
MY COMMISSION EXPIRES
Aug. 9, 1990

Sherry A. Tolley
Notary Public in and for Madison
County, Iowa

STATE OF IOWA, ss.
MADISON COUNTY,

Inst. No. 1435 Filed for Record this 10 day of January 1990 at 1:10 PM
Book 126 Page 315 Recording Fee \$5.00 Mary E. Welty, Recorder, By Shirley A. Henry Deputy