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BOOK 2001 PAGE 1520
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PAYMENT RIDER

THIS PAYMENT RIDER is made this .9th day of April, 2001 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust and Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to ISEA CREDIT UNION, ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA, PO BOX 65760, WEST DES MOINES, IA 50265 (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

.....1360 Elmwood Ave, Earlham, IA 50072.....
(Property Address)

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
SCHEDULED PAYMENTS OF PRINCIPAL AND INTEREST

The Note provides for scheduled payments of principal and interest as follows:

PAYMENTS

(A) Scheduled Payments

I will pay principal and interest by making payments when scheduled:

X I will make . . 59 payments of \$ 334.84 each on the 15th of each month beginning on .05/15/01


X In addition to the payments described above, I will pay a "balloon payment" of \$. 27,935.16 on . . 04/15/06 The Note Holder will deliver or mail to me notice prior to maturity that the balloon payment is due. This notice will state the balloon payment amount and the date that it is due.

(B) Maturity Date and Place of Payments

I will make these payments as scheduled until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My scheduled payments will be applied to interest before principal. If, on . . . 04/15/06, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my scheduled payments at PO Box 65760, West Des Moines, IA 50265 or at a different place if required by the Note Holder.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Payment Rider.


Robert W. Waldron


Lynne D. Waldron

THIS DOCUMENT IS A LEGAL INSTRUMENT AND SHOULD BE KEPT IN A SAFE PLACE. IT IS THE PROPERTY OF THE COUNTY CLERK OF WASHINGTON COUNTY, IOWA. IT IS LOANED TO YOU FOR YOUR INFORMATION AND USE ONLY. IT IS NOT TO BE REPRODUCED OR COPIED IN ANY MANNER WITHOUT THE WRITTEN PERMISSION OF THE COUNTY CLERK. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT THE COUNTY CLERK'S OFFICE AT (515) 281-1234.