| •            |   |                               |  |  |  |  |  |
|--------------|---|-------------------------------|--|--|--|--|--|
|              | This Amendment to Deed of Trust made this 17th day of   |                               |  |  |  |  |  |
|              | v 19 97 by and Derween Dennic C Kraff and   |                               |  |  |  |  |  |
|              | Tinda D Vraft (hereinafter referred to individually   |                               |  |  |  |  |  |
|              | and collectively as "Grantors") and Brenton Bank and Trust  |                               |  |  |  |  |  |
|              | Company a <u>Iowa Banking Corporation</u> (hereinafter referred to as "Grantee").   |                               |  |  |  |  |  |
|              | WHEREAS, Grantors have been, are now and may in t   | he future he-                 |  |  |  |  |  |
| 'n           | come indebted to Grantee all as described in and secur  | ed by a Deed                  |  |  |  |  |  |
|              | of Trust dated the 8th day of July 19 82 and  | l recorded in                 |  |  |  |  |  |
|              | the office of the Madison County Recorder in \  | orume <u>136</u>              |  |  |  |  |  |
|              | at page 211 (hereinafter referred to as "Said Deed of Trust")   |                               |  |  |  |  |  |
|              | covering the following-described real estate situated of Madison, State of Iowa:  | in the county                 |  |  |  |  |  |
|              |   |                               |  |  |  |  |  |
|              | N\ SE\ SW\ Section 17, Township 76 N ., Range 26 W. of the 5th 1  | M., Madison                   |  |  |  |  |  |
| برسته مليجين | County, Iowa  | FILED NO. 2245                |  |  |  |  |  |
|              |   | BOOK - 148 PAGE 103           |  |  |  |  |  |
|              |   | 1987 MAY 11 AH 9: 26          |  |  |  |  |  |
|              | and $\mathbf{C}^{\mathbf{C}}$   |                               |  |  |  |  |  |
|              | WHEREAS, Grantors and Grantee wish to amend Said  | MARY E. WELTY<br>DeedRECORDER |  |  |  |  |  |
|              | Trust.  | MADISON COUNTY. 10WA          |  |  |  |  |  |
| •            | NOW, THEREFORE, for good and valuable considerat  | ion, the re-                  |  |  |  |  |  |
|              | coint of which is hereby acknowledged, it is agreed t   | hat Said Deed                 |  |  |  |  |  |
|              | of Trust is hereby amended by adding thereto the foll   | owing provi-                  |  |  |  |  |  |
|              | sion:   | × *                           |  |  |  |  |  |
|              | NOTICE: This mortgage (Deed of Trust) secures of  | redit in                      |  |  |  |  |  |
|              | the amount of \$ 77,260.90 Loans and adv  | ances up                      |  |  |  |  |  |
|              | to this amount, together with interest, are seni  | or to in-                     |  |  |  |  |  |
|              | debtedness to other creditors under subsequently  | recorded                      |  |  |  |  |  |
|              | or filed mortgages and liens.   | . ,                           |  |  |  |  |  |
|              | It is further agreed that all the terms and cond  | itions of Said                |  |  |  |  |  |
|              | Deed of Trust shall remain in full force and effect.  |                               |  |  |  |  |  |
|              | <b>(</b> )  |                               |  |  |  |  |  |
|              | Brenton Bank and Trust Company Dunis & Lay  | et                            |  |  |  |  |  |
|              | (Grantee) Dennis G. Kraft   | (Grantor)                     |  |  |  |  |  |
|              |   |                               |  |  |  |  |  |
|              | By Rich Hay Vice President - Kinda D. Kr.   | off                           |  |  |  |  |  |
|              | Title Linda D. Kraft / (  | (Grantor)                     |  |  |  |  |  |
|              | STATE OF IOWA, Dallas COUNTY SS:  |                               |  |  |  |  |  |
|              | On this 7th day of year   | , hafara ma                   |  |  |  |  |  |
|              | On this $\cancel{\Pi + h}$ day of $\underline{May}$ , 19 87 the undersigned, a Notary Public in and for the State   | e of Towa. per-               |  |  |  |  |  |
|              | sonally appeared  |                               |  |  |  |  |  |
|              | to me known to be the person(s) named in and who executed the fore-   |                               |  |  |  |  |  |
|              | going instrument, and acknowledged that <u>they</u> executed the same as <u>their</u> voluntary act and deed.   |                               |  |  |  |  |  |
|              |   |                               |  |  |  |  |  |
|              | BONNIE E. FELDMAN   | 2.2                           |  |  |  |  |  |
|              | BONNIE E. FELDMAN MY COMMISSION EXPIRES  Activation 1986  Notary Public in and for  | camar .                       |  |  |  |  |  |
|              | notary rubite in and for  | Salu State                    |  |  |  |  |  |
|              |   |                               |  |  |  |  |  |
|              | STATE OF IOWA, Dallas COUNTY SS:  |                               |  |  |  |  |  |
|              | Quathis Ah day of May A.D. 19   | 87. before me                 |  |  |  |  |  |
| _            | Notacy Public in and for the State of Iowa, person  | ally appeared                 |  |  |  |  |  |
| ني           | Rich Hay to me personally known who being by me dury aforn aid say that that person is <u>Vice President</u> of said or poration executing the within and foregoing instrument, |                               |  |  |  |  |  |
| Ĭ,           | said to thought on executing the within and forestient  | of                            |  |  |  |  |  |
|              | withdiane seal affixed to said instrument is the seal   | of the corpo-                 |  |  |  |  |  |
| 1            | tation that said instrument was signed and sealed o   | n behalf of the               |  |  |  |  |  |
| . 58         | 4 gald@coto@ration by authority of its board of disco-  |                               |  |  |  |  |  |
|              | wice President acknowledged the execution of  | of said instru-               |  |  |  |  |  |
|              | mention be the voluntary act and deed of said it voluntarily executed.  | corporation by                |  |  |  |  |  |
|              | TO VOIGHEATTLY CACCOLLEGY.  | •                             |  |  |  |  |  |

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## HOMESTEAD WAIVER DISCLOSURE ADDENDUM

This Addendum is incorporated into and shall be deemed to amend and supplement the Mortgage; Deed of Trust, Assignment of Buyer's Interest in Real Estate Contract, or Deed to Secure Debt (the "Contract") dated nor July 8, 19 82, and recorded July 12, 19 82 in the Office of the Madison County Recorder in Volume at Page 211 and is given by the undersigned (the "Borrower") to secure all of Borrower's indebtedness to Brenton Bank and Trust Brenton Bank and Trust
(the "Lender") now or at any time existing and covering the property described in the

In addition to the covenants and agreements made in the Contract, Borrower further covenants and agrees as follows:

"I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.

|                |  |  | Dennis            | Dennis G. Kraft         |  |
|----------------|--|--|-------------------|-------------------------|--|
|                | e de la companya de l | · • • • • • • • • • • • • • • • • • • •  | Signature V. Kraf | 5-7-87<br>D. Kraft Date |  |
|                |  |  | Linga I           | D. Klait                |  |
| ,              |  |  | Signature         | Date                    |  |
|                | a de la companya de l |  | Signature         | Date                    |  |
| STATE OF IOWA, | Dallas   | COUN   | TY SS:            |                         |  |
| appeared       | Notary Publi<br>Dennis C. Kr<br>De the perso<br>C, and ackno   | c in and for and formal control of the control of t | in and who execu  | owa, personally         |  |

Dunis G. Kaft

BONNIE E. FELDMAN