

MODIFICATION AGREEMENT

This agreement made and entered into by and between: Max J. Tucker and Mary Jo Tucker (husband and wife) of the County Madison and State of Iowa, present owner of the premises described in the mortgage hereinafter mentioned, party of the first part, and the Union State Bank, Winterset, Madison County, Iowa, party of the second part;

WHEREAS, Max J. Tucker and Mary Jo Tucker (husband and wife), did execute and deliver unto Union State Bank, Winterset, Iowa, a certain mortgage and note there set forth, said note and mortgage bearing date the 13th day of June, 1987 which mortgage was recorded in Mortgage Record Book 148, on Page 340, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of Twenty Thousand and no/100 (\$20,000.00)----- Dollars and Interest:

WHEREAS, Max J. Tucker and Mary Jo Tucker (husband and wife) is the present owner of the property described in said mortgage, and the Union State Bank, Winterset, Iowa, the present holder and owner of said note and mortgage, have this day agreed to modify the time of payment of the balance due of the principal sum of said note secured by said mortgage:

NOW, THEREFORE, by mutual agreement, it is hereby agreed that the principal sum now fully and justly unpaid on the note being secured by said mortgage is Thirteen Thousand Six Hundred Seventy Six and 71/100 (\$13,676.71)----- Dollars and that as a term and condition of this modifications said note is to continue to draw interest at the rate of 12.40 percent per annum from March 14, 1988, and it is further agreed that the remaining balance of said note in the amount of Thirteen Thousand Six Hundred Seventy Six and 71/100 (\$13,676.71)----- Dollars should be payable in the following manner;

The remaining balance will be paid down to a balance of \$5.00, before any new 1988 operating funds are advanced. Then 1988 operating funds will be paid down to \$5.00 on or before maturity date of March 19, 1989.

It is also mutually agreed that all the terms, conditions and stipulations in said note and mortgage contained and set forth are and shall continue in full force and effect excepting only as modified by the foregoing agreement.

Signed this 14th day of March 19 88.



Max J. Tucker  
Max J. Tucker

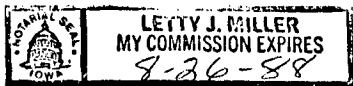
Mary Jo Tucker  
Mary Jo Tucker  
UNION STATE BANK, Winterset, Iowa

By Steven D. Warrington  
Steven D. Warrington  
Assistant Vice President

State of Iowa:  
Madison County:

On this 14th day of March, 19 88, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Max J. Tucker and Mary Jo Tucker to me personally known to be the identical person whose name is subscribed to the foregoing instrument as maker thereof and acknowledge and execution of the same to be their voluntary act and deed.

Letty J. Miller



State of Iowa:  
Madison County:

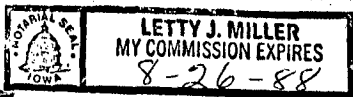
On this 14th day of March, 19 88, before me appeared Steven D. Warrington to me personally know, who being by me sworn, did say that he is the Assistant Vice President of the Union State Bank, Winterset, Iowa, and that the seal affixed to said instrument is the corporate seal of said Corporation, and that the said instrument was signed and sealed on behalf of said Corporation by authority of its Board of Directors and the said Steven D. Warrington acknowledge said instrument to be the voluntary act and deed of said Cororation.

Witness my hand and Notarial Seal the date last above written.

Letty J. Miller  
Notary Public in and for Madison County, Iowa.

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MARY E. WELTY  
RECORDER  
MADISON COUNTY, IOWA