

MODIFICATION AGREEMENT

This agreement made and entered into by and between Charles E. Tucker, Jr. and Ada Sue Tucker 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, Charles E. Tucker, Jr. and Ada Sue Tucker, 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 23rd day of January, 1984, which mortgage was recorded in Mortgage Record Book 139, on Page 433, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of Seventy Thousand and 00/100--(\$70,000.00)----- Dollars and Interest;

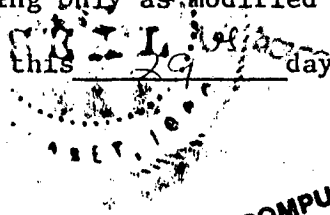
WHEREAS, Charles E. Tucker, Jr. and Ada Sue Tucker is the present owner of the property described in said mortgage, and the Union State Bank, Winterset, Iowa, the present holder and owner of said note and mortgage, have this day agreed to modify the time of payment of the balance due of the principal 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 Sixty Six Thousand Nine Hundred Fifty Three and 07/100--(\$66,953.07)----- Dollars and that as a term and condition of this modification said note is to continue to draw interest at the rate of Eleven (11%) percent per annum from January 1, 1988, and it is further agreed that the remaining balance of said note in the amount of Sixty Six Thousand Nine Hundred Fifty Three and 07/100--(\$66,953.07)----- Dollars should be payable in the following manner;

\$10,000.00 on April 1, 1989, and \$10,000.00 each April 1 thereafter until January 1, 1991, when the balance will be due for the purpose of renegotiating the interest rate. Each payment to be applied first to interest and then to principal.

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 29 day of April 1988



*Charles E. Tucker, Jr.*  
Charles E. Tucker, Jr.

*Ada Sue Tucker*  
Ada Sue Tucker  
UNION STATE BANK, Winterset, Iowa

By *D.A. Bolton*  
D. A. Bolton, Executive Vice President

COMPUTERED NO. 1991  
BOOK 150 PAGE 226

1988 MAY -2 PM 1:46

Compared

MARY E. WELTY  
RECORDER  
MADISON COUNTY, IOWA  
Fee \$5.00

State of Iowa:  
Madison County:

On this 29th day of April, 1988, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Charles E. Tucker, Jr. and Ada Sue 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.

State of Iowa:  
Madison County:



*Joyce E. Binns*

On this 29th day of April, 1988, before me appeared D. A. Bolton to personally know, who being by me sworn, did say that he is the Executive 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 D. A. Bolton acknowledge said instrument to be the voluntary act and deed of said Corporation.

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



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