

7. X Check here if Applicable

THIS LOAN IS PAYABLE IN FULL ON THE 15 DAY OF March, 1997 AT MATURITY THE BORROWER MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. THE BORROWER WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT THE BORROWER MAY OWN, OR THE BORROWER WILL HAVE TO FIND A LENDER, WHICH MAY BE THE BANK THE BORROWER HAS THIS LOAN WITH, WILLING TO LEND THE BORROWER THE MONEY. IF THE BORROWER REFINANCES THIS LOAN AT MATURITY, THE BORROWER MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF THE BORROWER OBTAINS REFINANCING FROM THE SAME BANK.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto effective the 5th day of March, 1993. Receipt of a copy hereof is hereby acknowledged by Borrower.

X Eugene R. Schaffer
 Borrower Eugene R. Schaffer
X Vicky R. Schaffer
 Borrower Vicky R. Schaffer

BRENTON BANK AND TRUST COMPANY
 Lender
 By: Brenton Bank Trust

Second Mortgagee
 By: _____

X K E Hykes
 Guarantors
 By: K E Hykes SA VP

STATE OF IOWA)
) ss:
 COUNTY OF DALLAS)

On this 5th day of March, 1993, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Eugene R. Schaffer and Vicky R. Schaffer to me personally known to be the identical persons named in and who executed the within and foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



X Rebecca M. Dunn
 Notary Public in and for the State of Iowa