

FARMERS & MERCHANTS STATE BANK agrees to the foregoing extension and all conditions thereof.

Dated this 24th day of October, 1994.

FARMERS & MERCHANTS STATE BANK

By William L. Davis
William L. Davis, Sr. Vice President

Lindsay J. Fox
Lindsay J. Fox

STATE OF IOWA :

COUNTY OF MADISON :

On this 24th day of October, 1994, before me, the undersigned, a Notary Public in and for said County and said State, personally appeared William L. Davis, to me personally known, who being by me duly sworn, did say that he is the Sr. Vice President of said Bank; that the seal affixed thereto is the seal of said Bank; that said instrument was signed and sealed on behalf of said Bank by authority of its Board of Directors; and that the said William L. Davis as said Sr. Vice President, acknowledged the execution of said instrument to be the voluntary act and deed of said Bank, by it and by him voluntarily executed.



Gina M. Hackett
Notary Public in and for the State of Iowa

STATE OF IOWA :

COUNTY OF Madison :

On this 24th day of October, 1994, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Lindsay J. Fox

to me 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.

William L. Davis
Notary Public in and for the State of Iowa