LOAN MODIFICATION AGREEMENT

WHEREAS, G. Willard Finney and Kathryn G. Finney, Husband and Wife

(the "Mortgagors") did on December 19, , 19 84 execute and deliver to Iowa State Bank, Des Moines, Iowa (the "Bank") a certain mortgage which was recorded in book 141 on pages 420 of the records of the Recorder of Madison County, Iowa (the "Mortgage") to secure the payment of $ 115,000.00 , future advances, and interest; and

WHEREAS, the Mortgagors have on this date executed a promissory note in the principal amount of $ 73,579.02 payable to the order of the Bank, which requires payment of this amount plus interest in installments with a final payment on or before October 15, 1989 ;

THEREFORE, the Mortgagors acknowledge and agree that the promissory note they have executed on this date is secured by the Mortgage and is given in substitution for the note or notes previously executed by them which were secured by the Mortgage.

Dated: October 15, 1986

G. Willard Finney, Husband

Kathryn G. Finney, Wife

STATE OF IOWA, Polk COUNTY, SS:

On this 20th day of October, 19 86, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared G. Willard Finney and Kathryn G. Finney Husband and Wife

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.

SONIA NICHOLSON
MY COMMISSION EXPIRES
7-25-88

Notary Public in and for the State of Iowa

FOR RELEASE OF ANNEXED MORTGAGE SEE MORTGAGE RECORD 153 PAGE 224

Compared F

FILED NO. 957
BOOK 146 PAGE 725
1986 NOV 10 AM 10:53
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $5.00

MTG. RECORD 146