MODIFICATION AGREEMENT

This agreement made and entered into by and between Cooper Truck Lines, Inc., Fern V. Cooper & Howard M. Cooper 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, Wintrset, Madison County, Iowa, party of the second part;

WHEREAS, Fern V. Cooper and Howard M. Cooper for Cooper Truck Lines, Inc., did execute and deliver unto Union State Bank, Winterset, Iowa, a certain mortgage and note therein set forth, said note and mortgage bearing date the 20th day of May, 19 77, which mortgage was recorded in Mortgage Record Book 126, on Page 295, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of One Hundred Fifty Thousand and 00/100--($150,000.00)-- Dollars and Interset:and

WHEREAS, Fern V. Cooper and Howard M. Cooper for Cooper Truck Lines, Incis 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 Seventy Eight Thousand Six Hundred Seventy Eight and 32/100 Dollars and that as a term and condition of this modifications said note is to continue to draw interest at the rate of Nine (9%) percent per annum from April 20, 1986, and it is further agreed that the remaining balance of said note in the amount of Seventy Eight Thousand Six Hundred Seventy Eight and 32/100------ ($78,678.32)---- Dollars should be payable in the following manner;

$1,526.00 payable on May 20, 1986, and each month until December 20, 1986, when no more payments will be due until April 20, 1987. Thereafter payments will be due for 9 consecutive months with no payments required in January, February and March of each year. The final payment will be due on or before October 20, 1993.

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 28th day of April 19 86.

For the SBA Account of COOPER Truck Lines, Inc.

Richard L. Cooper

Fern V. Cooper

Jeanne Cooper

Howard M. Cooper

UNION STATE BANK, Winterset, Iowa

By G. L. Leeper, President

State of Iowa:
Madison County:

On this 28th day of April, 19 86, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Fern V. Cooper and Howard M. Cooper and Richard L. and Jeanne Cooper 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
MY COMMISSION EXPIRES
8-26-88

Letty J. Miller

State of Iowa:
Madison County:

On this 28th day of April, 1986, before me appeared G. L. Leeper to me personally know, who being by me sworn, did say that he is the 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 G. L. Leeper acknowledge said instrument to be the voluntary act and deed of said Cororation.

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

FILED NO. 2268
BOOK 145 PAGE 340
1986 APR 29 PM 2:14
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $5.00

Compared

LETTY J. MILLER
MY COMMISSION EXPIRES
8-26-88

IND ✓
DISC ✓
PAGE ✓

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