MODIFICATION AGREEMENT

This agreement made and entered into by and between Thomas H. Walker and Darline Walker 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, Thomas H. Walker and Darline Walker, husband and wife, 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 25th day of March, 19 85, which mortgage was recorded in Mortgage Record Book 141, on Page 705, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of Fourteen Thousand Seven Hundred Fifty-four and 70/100- Dollars and Interset:and

WHEREAS, Thomas H. Walker and Darline Walker ($14,754.70) 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 Thirteen Thousand Five Hundred Ninety-five and 53/100--($13,595.53)-- Dollars and that as a term and condition of this modifications said note is to continue to draw interest at the rate of Fourteen (14%) percent per annum from December 1, 1985, and it is further agreed that the remaining balance of said note in the amount of Thirteen Thousand Five Hundred Ninety-five and 53/100 ----($13,959.53)-------- Dollars should be payable in the following manner;

$660.04 on January 1, 1986, and $660.04 each month thereafter until fully paid.

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 9th day of December 1985.

UNION STATE BANK CORPORATE SEAL WINTERSET, IOWA

Thomas H Walker
Thomas H. Walker

Darline Walker
Darline Walker

UNION STATE BANK, Winterset, Iowa

By Richard D. Irvin
Richard D. Irvin, Vice President

FILED NO. 1184
BOOK 144 PAGE 473
1985 DEC 11 PM 2:15
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $5.00

Compared

State of Iowa:
Madison County:

On this 9th day of December, 19 85, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Thomas H. Walker and Darline Walker 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.

NOTARIAL SEAL IOWA — JOYCE E. BINNS MY COMMISSION EXPIRES 8-10-86

Joyce E. Binns

State of Iowa:
Madison County:

On this 9th day of December, 19 85, before me appeared Richard D. Irvin to me personally know, who being by me sworn, did say that he is the 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 Richard D. Irvin acknowledge said instrument to be the voluntary act and deed of said Cororation.

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

NOTARIAL SEAL IOWA — JEANNIE M. UTSLER MY COMMISSION EXPIRES 8-30 86

Jeannie M Utsler
Notary Public in and for Madison, County, Iowa.