MODIFICATION AGREEMENT

This agreement made and entered into by and between Donna I. Raber and Howard L. Raber 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, Donna L Raber and Howard L. Raber, 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 30th day of May, 19 84, which mortgage was recorded in Mortgage Record Book 140, on Page 405, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of Fifteen Thousand and 00/100---($15,000.00)--------- Dollars and Interset:and

WHEREAS, Donna I. Raber and Howard L. Raber 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 Sixteen Thousand Eight Hundred Twenty and 00/100----($16,820.00)---------- Dollars and that as a term and condition of this modifications said note is to continue to draw interest at the rate of Thirteen (13%) percent per annum from February 1, 1986, and it is further agreed that the remaining balance of said note in the amount of Sixteen Thousand Eight Hundred Twenty and00/100----- -------($16,820.00)---------- Dollars should be payable in the following manner;

$195.00 on March 1, 1986, and $195.00 each month thereafter unitl February 1, 1989, when the balance will be due for the purpose of renegotiating the interest rate.

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 3rd day of February 19 86.

Donna I. Raber

Howard L. Raber

UNION STATE BANK, Winterset, Iowa

By G. L. Leeper

G. L. Leeper, President

UNION STATE CORPORATE SEAL WINTERSET, IOWA

FILED NO. 1686
BOOK 144 PAGE 758
1986 FEB 10 PM 2:17
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $5.00

State of Iowa:
Madison County:

On this 3rd day of February, 19 86, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Donna I. Raber and Howard L. Raber 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 — LETTY J. MILLER MY COMMISSION EXPIRES 8-26-88

Letty J. Miller

State of Iowa:
Madison County:

On this 3rd day of February, 19 86, 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.

NOTARIAL SEAL IOWA — LETTY J. MILLER MY COMMISSION EXPIRES 8-26-88

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