MODIFICATION AGREEMENT

This agreement made and entered into by and between Robert D. McDonald and Rita McDonald of the County of 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, Winterset, Madison County, Iowa, party of the second part;

WHEREAS, Robert D. McDonald and Rita McDonald, 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 29th day of January, 19 74, which mortgage was recorded in Mortgage Record Book 120, on Page 767, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of Ten Thousand Two Hundred and 00/100-----($10,200.00)---------- Dollars and Interest; and

WHEREAS, Robert D. McDonald and Rita McDonald 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 Six Thousand Eight Hundred Seventy - Five Dollars and 13/100---($6,875.13)--~~Dollars~~ and that as a term and condition of this modifications said note is to continue to draw interest at the rate of Thirteen percent per annum from February 1, 1984, and it is further agreed that the remaining balance of said note in the amount of Six Thousand Eight Hundred Seventy-Five Dollars and 13/100 -------($6,875.13)----------Dollars should be payable in the following manner;

$105.00 on March 1, 1984, and $105.00 each month thereafter until February 1, 1989, when the balance will be due for the purpose of renegotiating the interest rate for an additional 5 years.

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 10th day of February 19 84.

UNION STATE BANK Compared CORPORATE SEAL WINTERSET, IOWA

FILED NO. 1441
BOOK 139 PAGE 495
1984 FEB 13 PM 1:59
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $3.00

Robert D. McDonald

Rita McDonald

UNION STATE BANK, Winterset, Iowa

By D. A. Bolton, Executive Vice President

State of Iowa:
Madison County:

On this 10th day of February, 19 84, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Robert D. McDonald and Rita McDonald 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
SHERRY A. TOLLEY
MY COMMISSION EXPIRES
September 30, 1984

Sherry A. Tolley

State of Iowa:
Madison County:

On this 10th day of February, 19 84, before me appeared D. A. Bolton to me personally known, who being by me duly sworn, did say that he is the Executive 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 D. A. Bolton acknowledged said instrument to be the voluntary act and deed of said Corporation.

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

NOTARIAL SEAL IOWA
SHERRY A. TOLLEY
MY COMMISSION EXPIRES
September 30, 1984

Sherry A. Tolley
Notary Public in and for Madison, County, Iowa.