This agreement made and entered into by and between Jeanette L. Snedden a/k/a Jeanette L. Christensen 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;

WITTNESSETH: Whereas, Jeanette L. Snedden a/k/a Jeanette L. Christensen, 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 1st day of August 1975, which mortgage was recorded in Mortgage Record Book 123, on Page 83, of the records of the County Recorder of Madison County, Iowa, to secure the payment of said note of the full amount of Seven Thousand Five Hundred and 00/100---------- Dollars and Interest; and

WHEREAS, Jeanette L. Snedden 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 Five Thousand Twenty - Eight and 59/100--------($5,028.59)---------- and that as a term and condition of this modifications said note is to continue to draw interest at the rate of 9 percent per annum from July 18, 1983, and it is further agreed that the remaining balance of said note in the amount of Five Thousand Twenty Eight and 59/100---------- ----------($5,028.59)---------- should be payable in the following manner;

Seventy Five and ($75.00) dollars on August 10, 1983, and Seventy Five and 00/100 ($75.00) on the 10th of each month thereafter until fully paid. Each payment to be applied first to interest and then to principal.

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 18th day of July 19 83

STATE GAGE CORPORATE SEAL IOWA

Compared

FILED NO. 132
BOOK 138 PAGE 279
1983 JUL 19 PM 1:48
MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee $3.00

Jeanette L. Snedden
Jeanette L. Snedden
a single person

UNION STATE BANK, Winterset, Iowa
By D. A. Bolton
D. A. Bolton, Executive Vice President and Trust Officer

State of Iowa :
Madison County:

On this 18th day of July, 19 83, before the undersigned, a Notary Public in and for County of Madison and State of Iowa, came Jeanette L. Snedden a/k/a Jeanette L. Christensen to me personally known to be the identical person whose name is subcribed to the foregoing instrument as maker thereof and acknowledge and execution of the same to be her voluntary act and deed.

Joyce E Binns

NOTARIAL SEAL IOWA
JOYCE E. BINNS
MY COMMISSION EXPIRES
September 30, 1983

State of Iowa :
Madison County:

On this 18th day of July, 1983, 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.

Joyce E Binns
Notary Public in and for Madison, County, Ia

NOTARIAL SEAL IOWA
JOYCE E. BINNS
MY COMMISSION EXPIRES
September 30, 1983