MODIFICATION AGREEMENT

Loan No. 9257 BTC

WHEREAS, there remains unpaid on a certain note or notes executed by Donovan L. Brown and Brenda K. Brown, husband and wife to BANKERS TRUST COMPANY which is now the owner and holder thereof, and is hereinafter designated as the party of the first part; said note or notes being secured by a mortgage on real estate in Madison County, Iowa, dated the 23rd day of September, 1976, and recorded in Book 124 at Page 624 of the records in the office of the recorder of said County, the sum of $ 64,066.35 with interest from the 1st day of January, 1982; and,

WHEREAS, Erazm Rokitnicki and Leokadia Rokitnicki, husband and wife who are the holders of the legal title to the real estate described in said mortgage, hereinafter designated as the parties of the second part, have requested the party of the first part to modify the time of payment of said indebtedness, which the party of the first part has consented to do in consideration of the payments to be made as hereinafter provided;

NOW, THEREFORE, the party of the first part hereby modifies the time of payment of said indebtedness so that it shall be due and payable as hereinafter provided, and the parties of the second part hereby agree, jointly and severally, to pay the sum remaining unpaid as aforesaid, together with interest from January 1, 1982, at the rate of Nine percent (9%) per annum on the balance remaining from time to time unpaid, as follows:

Five Hundred Seventy-nine and 05/100 ($579.05)---------- Dollars on the first day of February, 1982, and Five Hundred Seventy-nine and 05/100 ($579.05)---------- Dollars on the first day of each and every month thereafter until the principal and interest are fully paid except that any unpaid balance of principal and interest shall be due and payable in full on the first day of January, 1985.

And the parties to this agreement hereby consent to the above modification and agree that said mortgage shall constitute a first lien on the real estate described therein and that said note or notes, and mortgage and all their covenants and conditions shall remain in full force except as herein modified.

Executed in duplicate this 6 day of April, 1982.

BANKERS TRUST COMPANY

By J. L. Welker, Senior Vice President

By P. J. Huelsbeck, Assistant Secretary

Erazm Rokitnicki

Leokadia Rokitnicki

STATE OF IOWA, MADISON COUNTY ss. #1495
Inst. No. 1495 Book 135 Page 691
IND. ✓ REC. ✓ PAGE ✓
Filed for Record this 20 day of April 19 82 at 9:00 AM
Recording Fee $3.00 Mary E. Welty, Recorder, By Shirley G. Henry Deputy

State of Iowa)
County of Polk) ss:

On this 6 day of April A.D. 1982, before me the undersigned a Notary Public in and for said County and State personally appeared Erazm Rokitnicki and Leokadia Rokitnicki, husband and wife, to me known to be the identical persons named in and who executed the within and foregoing instrument and acknowledged that they executed the same as their free and voluntary act and deed.

Janet K. Sponsler
Notary Public in and for said County and State

State of _____)
County of _____) ss:

On this _____ day of _____ A.D. _____, before me, the undersigned, a Notary Public in and for said County and State personally appeared _____ to me known to be the identical persons named in and who executed the within and foregoing instrument and acknowledged that _____ executed the same as _____ free and voluntary act and deed.

_____
Notary Public in and for said County and State

State of Iowa)
County of Polk) ss:

On this 13th day of April A.D. 1982, before me the undersigned a Notary Public in and for the State of Iowa, personally appeared J. L. Welker and P. J. Huelsbeck both to me personally known, who, being by me duly sworn did severally say that they are respectively the Senior Vice President and Assistant Secretary of Bankers Trust Company, a corporation, and that the seal affixed to the within and foregoing instrument is the seal of said corporation, and that said instrument was signed and sealed by them on behalf of said corporation by authority of its board of directors and the said J. L. Welker and P. J. Huelsbeck acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it and by them voluntarily executed.

Carolyn Myers
Notary Public in and for the State of Iowa

CAROLYN MYERS MY COMM. EXP. 9-30-82