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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

LOAN ORIGINATOR NAME: Brian Gordon Cassidy
NMLS COMPANY IDENTIFIER: 543887
NMLS ORIGINATOR IDENTIFIER: 1696543

Prepared By: Morgan Stogdill, Citizens State Bank, PO Box 50, New Vienna, IA PH. 563-921-2455
Return to: Citizens State Bank, PO Box 50, New Vienna, IA 52065

MODIFICATION AGREEMENT- MORTGAGE

THIS MODIFICATION AGREEMENT ("Agreement") is made this 1st day of February, 2019 between Ronald J. Oberbroeckling and Sharon R. Oberbroeckling, whose address is 29885 Dyersville East Rd, Dyersville, IA 52040 ("Grantors"), and Citizens State Bank whose address is P.O. Box 50, New Vienna, IA 52065 ("Grantee/Lender").

Citizens State Bank and Grantor entered into a Mortgage dated February 16, 1999 and recorded on February 17, 1999 in the records of the County of Delaware, State of Iowa ("Mortgage") and indexed as BK 1999, PG 550. The Mortgage covers the following described real property:

Legal Description: LOT SIX (6), LOT SEVEN (7) AND LOT EIGHT (8) OF THE SUBDIVISION OF THE NORTHWEST QUARTER (NW1/4) OF THE NORTHWEST QUARTER (NW1/4) OF SECTION FOUR (4), TOWNSHIP EIGHTY NINE (89) NORTH, RANGE THREE (3), WEST OF THE FIFTH P.M., ACCORDING TO PLAT RECORDED IN BOOK 2 PLATES, PAGE 6,

It is the express intent of the Grantor and Grantee/Lender to modify the terms and provisions set forth in the Mortgage. Grantor and Grantee/Lender hereby agree to modify the Mortgage as follows: Extend the Maturity date of this Deed of Trust to February 1, 2039.

Grantor and Grantee/Lender agree that the Mortgage including such changes, modifications, and amendments as set forth herein, shall remain in full force and effect with respect to each and every term and condition thereof and nothing herein contained shall in any manner affect the lien of the Mortgage on the Property. Nothing contained herein shall in any way impair the Mortgage or the security now held for the indebtedness thereunder, or alter, waive, annul, vary, or affect any provision, term, condition or covenant therein, except herein provided, nor affect or impair any rights, powers, privileges, duties or remedies under the Mortgage it being the intent of Grantor and Grantee/Lender that the terms and provision thereof shall continue in full force and effect, except as specifically modified herein. Nothing in this Agreement shall constitute a satisfaction of the promissory note or notes, or other credit agreement or agreements secured by the Mortgage.

Grantee/Lender's consent to this Agreement does not waive Grantee/Lender's right to require strict performance of the Mortgage modified above, nor obligate Grantee/Lender to make any future modifications. Any guarantor or cosigner shall not be released by virtue of this Agreement.

If any Grantor who signed the original Mortgage does not sign this Agreement, then all Grantors signing below acknowledge that this Agreement is given conditionally, based on the representation to Grantee/Lender that the non-signing person consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

This Agreement shall be binding upon the heirs, successors, and assigns with respect to parties hereto, Whenever used, the singular shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

ORAL AGREEMENTS DISCLAIMER. IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. THE TERMS OF THE AGREEMENT MAY BE CHANGED ONLY BY ANOTHER WRITTEN AGREEMENT.

By signing below, Grantor and Grantee/Lender acknowledge that they have read all the provisions contained in this agreement, and that they accept and agree to its terms.

citizens State Bank
PO Box 50
New Vienna, IA 52065

Ronald J. Oberbroeckling 2/1/19
Ronald J. Oberbroeckling Date
Individually

Sharon R. Oberbroeckling 2/1/19
Sharon R. Oberbroeckling Date
Individually

INDIVIDUAL ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Delaware)

This instrument was acknowledge by Ronald J. and Sharon R. Oberbroeckling before me on 1st day of February, 2019. In witness whereof, I hereunto set my hand and, if applicable, my official seal.

My Commission expires:



Brian Gordan Cassidy
Brian Gordan Cassidy
NOTARY
Identification Number:

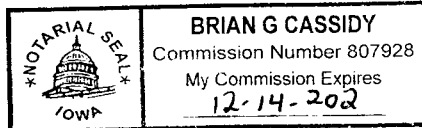
Notary residing in Dubuque County.

BUSINESS ACKNOWLEDGEMENT

STATE OF IOWA)
COUNTY OF Dubuque)

This instrument was acknowledged on the 1st day of February, 2019 by Brian Gordan Cassidy, on behalf of Citizens State Bank, who personally appeared Ronald J. and Sharon R. Oberbroeckling before me. In witness whereof, I hereunto set my hand and, if applicable, my official seal

My Commission expires:



Brian Gordan Cassidy
Brian Gordan Cassidy
NOTARY
Identification Number:

Notary residing in Dubuque County.