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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by & Return to: Cindy Orr, ^{DS}Heritage Bank, P.O. Box 185, Delhi, Iowa 52223
563-922-2174

June 26, 2019

PROMISSORY NOTE AND MORTGAGE EXTENSION AGREEMENT

FOR GOOD AND VALUABLE CONSIDERATION, it is hereby agreed that a certain Promissory Note # 2017949 dated July 18, 1996 with a due date of July 1, 2019 in the face amount of \$70,000.00 and signed by Allan Sundermeyer and Marilyn Sundermeyer ("Borrowers") which has a present principal balance of \$14,567.00 and a Mortgage dated July 18, 1996 and recorded July 26, 1996 in Book 41, page 127, Real Estate Records of Delaware County, shall be extended and revised as follows:

1. On June 26, 2019 Borrowers shall pay Heritage Bank the sum of \$587.24 to be applied to pay the accrued interest amount of \$67.04, escrow in the amount of \$244.25 and \$275.95 on the principal balance of the Promissory Note.

2. Commencing June 26, 2019 the principal balance on the Promissory Note shall bear interest at the rate of 7.00% per annum with interest computed on the outstanding principal balance on the basis of a 365 day year for the actual number of days elapsed. All payments received shall be applied first to interest accrued and due, then escrow portion of payment and remainder, if any, to reduction of principal. All prepayments of principal, at the option of the holder of the Promissory Note, shall be applied in inverse order of maturity.

3. Payments of principal, interest and escrow shall be paid monthly beginning August 1, 2019 and continuing on the same day of the month each month thereafter until July 1, 2023 when all accrued interest and unpaid principal shall become due and payable. The monthly payment shall be in the amount of \$586.56 of which \$342.64 will be for principal and interest and \$243.92 will go into your escrow account for property taxes and homeowners insurance premium.

4. This agreement is an extension and revision only and is not a novation, and, except as provided in this Agreement, all the terms and conditions of the Promissory Note and the Mortgage shall remain in full force and effect.

5. The undersigned acknowledge receipt of a copy of this Agreement.

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 AGREEMENT MAY BE LEGALLY ENFORCED. EITHER PARTY MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

Allan Sundermeyer
Allan Sundermeyer

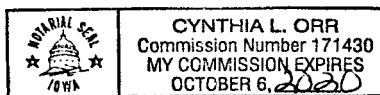
Marilyn Sundermeyer
Marilyn Sundermeyer

HERITAGE BANK
By: Cynthia L. Orr
Cynthia L. Orr

Loan origination organization: Heritage Bank
NMLS ID 410742
Loan originator: Cynthia L. Orr
NMLS ID 445677

STATE OF IOWA
COUNTY OF Delaware

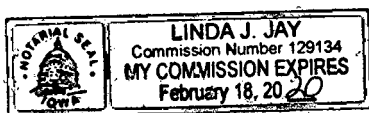
On this 26th day of June, 2019, before me, a Notary Public in the State of Iowa, personally appeared Allan Sundermeyer and Marilyn Sundermeyer to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



Cynthia L. Orr
- Notary Public in and for the State of Iowa

STATE OF IOWA
COUNTY OF Delaware

On this 27th day of June, 2019, before me, a Notary Public in the State of Iowa, personally appeared Cynthia L. Orr, to me known to be the person(s) authorized by said corporation to execute the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



Linda J. Jay
- Notary Public in and for the State of Iowa