DELAWARE COUNTY IOWA
FILED
1998 SEP 17 AM 10: 06
BOOK 140 PAGE 31
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
#9.00

1016

Instrument prepared by Union Bank & Trust Company, P. O. Box 4, Strawberry Point, Iowa (319) 933-2213

AMENDMENT OF REAL ESTATE MORTGAGE

Know All Men By These Presents: That Lloyd Kelchen and Rose Ann Kelchen executed a real estate mortgage in favor of Union Bank and Trust Company, Strawberry Point, Iowa, on March 30, 1998, said mortgage being filed for record on April 29, 1998, at 10:07 A.M. as Instrument #74-3391, in Book 140, Page 1, Office of Delaware County Recorder, Manchester, Iowa.

Said mortgage is hereby amended to include the following:

1. THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF $120,000.00, LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS. **Caveat: This paragraph shall not constitute a commitment to make additional loans in any amount.**

2. MORTGAGORS ACKNOWLEDGE RECEIPT OF A COPY OF MORTGAGE INCLUDING ATTACHMENT ON TODAY'S DATE.

3. I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.

Date: September 16, 1998

Lloyd Kelchen

Lloyd Kelchen, Mortgagor

Date: September 16, 1998

Rose Ann Kelchen

Rose Ann Kelchen, Mortgagor

State of Iowa, County of Clayton, ss.

On this 16th day of September A.D. 1998, before me, Carol Thomas, a Notary Public in and for the County of Clayton, State of Iowa, personally appeared Lloyd Kelchen and Rose Ann Kelchen to me known to be the identical persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

In Witness Whereof, I have hereunto signed my name and affixed my Notarial Seal the day and year last above written.

Carol Thomas 12-16-99

Carol Thomas, Notary Public
in and for Clayton County, State of Iowa.

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