1999 - 1276

DELAWARE COUNTY IOWA
FILED

1999 AP 28 AM 10: 45

BOOK 1999 PAGE 1459
DEBORAH L. PEYTON
DELAWARE CO. RECORDER

FILED
RECORDERS OFFICE
CLAYTON COUNTY, IOWA

'99 APR 21 P12 :50

JEAN WELSH

Fee $6.00 Pd

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

$6.00

AMENDMENT OF REAL ESTATE MORTGAGE

Know All Men By These Presents: That Richard R. Miersen and Carmelle K. Miersen executed a real estate mortgage in favor of Union Bank and Trust Company, Strawberry Point, Iowa, on March 24, 1993, said mortgage being filed for record on April 2, 1993, at 1:32 P.M. in Book 118, Page 268 Office of Delaware County Recorder, Manchester, Iowa and filed for record on March 25, 1993 at 10:50 A.M. in File No 1993R00711, Office of Clayton County Recorder, Elkader, Iowa.

Said mortgage is hereby amended to include the following:

1. THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF $65,000, 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: 4/12/99

Richard R. Miersen

Richard R. Miersen,Mortgagor

Date: 4/12/99

Carmelle K. Miersen

Carmelle K. Miersen,Mortgagor

State of Iowa, County of Clayton, ss.

On this 12th day of April A.D. 1999, before me, Herbert M. Surom, Jr., a Notary Public in and for the County of Clayton, State of Iowa, personally appeared Richard R. Miersen and Carmelle K. Miersen 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.

Herbert M. Surom, Jr., Notary Public
in and for Clayton County, State of Iowa