DELAWARE COUNTY IOWA
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BOOK 2004 PAGE 4468
DEBORAH L. PETTON
DELAWARE CO. RECORDER
22.00

MODIFICATION TO MORTGAGE (LINE AGREEMENT)

Prepared by: JOE BERENZ 1850 Osborne Ave Oshkosh, WI 54902 920-426-7937

This Modification modifies a Home Equity Line Agreement and a Mortgage. Terms used in this Modification:

RLC:
Home Equity Line Agreement
Modification Date: 11/04/04
Note Date: 12/11/2002
Maturity Date: 1/10/2028
Account Number: 0003000110565
Original Credit Limit: $47,500.00
New Credit Limit: $57,500.00
Borrowers: LINDA L KOCH

Bank: U.S. Bank National Association ND
4325 17th Ave SW
Fargo, ND 58103
Recording Requested by &
When Recorded Return to:
EMAIL (X) U.S. Recordings, Inc.
2925 Country Dr., Suite 201
St. Paul, MN 55117

The Mortgage is described on Exhibit A to this Modification. The Mortgagors are also listed on Exhibit A. 2276/110

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Mortgagors have signed the Mortgage securing the Home Equity Line Agreement. The Mortgaged Property and other information about the Mortgage are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Credit Limit as shown above. The Mortgagors and the Bank agree that the Mortgage is modified to secure the entire Credit Limit on the Home Equity Line Agreement as modified. The maximum principal indebtedness secured by the Mortgage as modified by this Modification is the New Credit Limit shown above. The New Credit Limit represents $47,500.00 of indebtedness originally secured by the Mortgage, plus $10,000 in additional indebtedness secured by this Modification.

Borrowers and Mortgagors:

X Linda L Koch 12/1/04
LINDA L KOCH Date

X _____
Date

_____
Date

_____
Date

Note: Only those persons named as Mortgagors in Exhibit A have an interest in the Mortgaged Property and are signing to modify the Mortgage. All other signers are signing merely to modify the Home Equity Line Agreement.

State of Iowa)
ss.
County of Linn)

This instrument was acknowledged before me on this 1st day of December, 2004 by

LINDA L KOCH

Teresa M. Benton
Notary Public
My commission expires 9-3-06

TERESA M BENTON
Commission No. 701[illegible]
My Comm. Expires 9/3/06

U.S. Bank National Association, ND

Signature: _____
Desiree Lyons, Assistant Vice President

State of Wisconsin)

County of Winnebago) ss

This instrument was acknowledged before me on the 8th day of December 2004 by Desiree Lyons, an Assistant Vice President of U.S. Bank National Association, ND, a national banking association, on behalf of the association.

Notary Public _____
Amanda J Haslanger

My commission expires: 05-21-06

NOTARY PUBLIC
AMANDA J. HASLANGER
STATE OF WISCONSIN

MODIFICATION OF MORTGAGE (LINE AGREEMENT) - EXHIBIT A

Other terms used in this ammendment

Mortgagor: THOMAS G KOCH & LINDA L KOCH
HUSBAND & WIFE

Mortgagee: U.S. Bank National Association ND

Mortgage Date: 12/11/02 **Mortgage Recording Date:** 01/06/03

Recording Office: Delaware County Recorder

Mortgage Recording Information: BK 2003 PG 81

Legal Description of Property:
SEE ATTACHED EXHIBIT B

Parcel ID: 350 30 00 010 00

Property Address: 3282 Highway 13
Ryan, IA 52330

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
Attn: Joe Berenz 920-426-7937
1850 Osborne Ave
Oshkosh, WI 54902

Mail Tax Statements to:
Linda L Koch
3282 Highway 13
Ryan, IA 52330

Exhibit B

Application Number	20023171556320
Tax ID Number:	350 30 00 010 00
GRANTEE Name(s)	THOMAS G. KOCH AND LINDA L. KOCH, HUSBAND AND WIFE AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON
Property Address	3282 HIGHWAY 13 RYAN, IA 52330

Legal Description: THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN DELAWARE COUNTY, IOWA, TO-WIT: THE WEST 329.5 FEET OF THE SOUTH 1,126.2 FEET OF THE SOUTHWEST FRACTIONAL QUARTER (SW FR 1/4) OF SECTION THIRTY (30), TOWNSHIP EIGHTY-SEVEN NORTH (T87N), RANGE FIVE WEST (R5W) OF THE FIFTH P.M., EXCEPTING THEREFROM THE FOLLOWING: ALL THAT PART OF THE WEST 329.5 FT. OF THE SOUTH 1126.2 FT. OF THE SW FRACTIONAL 1/4 OF SAID SEC. 30 LYING WESTERLY OF A LINE BEGINNING AT A POINT 33.0 FT. EASTERLY OF THE NW CORNER OF SAID SOUTH 1126.2 FT. ON THE NORTH LINE THEREOF, SAID POINT BEING ON THE PRESENT EASTERLY RIGHT OF WAY LINE OF PRIMARY ROAD NO. 13; THENCE SOUTH, 174.4 FT. ALONG SAID RIGHT OF WAY LINE TO A PRESENT FENCE LINE; THENCE S 87 DEGREES 32 MINUTES E. 9.2 FT. ALONG SAID FENCE LINE; THENCE S 1 DEGREE00 MINUTES E, 403.6 FT.; THENCE S 1 DEGREE 20 MINUTES E, 443.7 FT.; THENCE S 48 DEGREES 06 1/2 MINUTES E, 164.7 FT. TO A POINT 182.1 FT. EASTERLY OF THE SW CORNER OF SAID SW FRACTIONAL 1/4, ON THE SOUTH LINE THEREOF, CONTAINING APPROXIMATELY 7 ACRES, MORE OR LESS. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.



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MORTGAGE MODIFIC
LOAN# 3000110565
US Recordings