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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

MORTGAGE MODIFICATION AGREEMENT

Recorder's Cover Sheet

Preparer Information: (name, address and phone number)
Melinda Kramer, 3465 Asbury Road, Dubuque, IA 52002 Ph. (563) 582-1331

Taxpayer Information: (name and complete address)
Russell J. Yonkovic , 201 Marion Street, Hopkinton, IA 52237

Return Document To: (name and complete address)
DuTrac Community Credit Union, 3465 Asbury Road, Dubuque, IA 52002

Grantors: Russell J. Yonkovic

Grantees: DuTrac Community Credit Union

Legal Description: Lot One (1) and the East one-half (E ½) of Lot Two (2), Block Four (4), Hopkinton, Iowa, according to plat recorded in Book B L.D., Pages 583-584.

Document or instrument number of previously recorded documents: Book 2005 Page 3849

Prepared by: Melinda Kramer, DuTrac Community Credit Union, 3465 Asbury Road, Dubuque, IA 52002 (563) 582-1331

MORTGAGE MODIFICATION AGREEMENT

KNOW ALL PERSONS BY THESE PRESENT:

THAT WHEREAS Russell J. Yonkovic and Nicole M. Yonkovic, Husband and Wife, are the owners of certain real estate described in a Mortgage dated the 19th day of October, 2005, in Book 2005 Page 3849 of the records of Delaware County, Iowa; and whereas Russell J. Yonkovic and Nicole M. Yonkovic, Husband and Wife, executed a Promissory Note, dated October 19, 2005, which the aforementioned Mortgage secures; and whereas both the aforementioned Mortgage and underlining Promissory Note secured thereby, are both now owned by DuTrac Community Credit Union, an Iowa corporation, hereafter called "Mortgagee"; and whereas the said Promissory Note requires payment in full on or before the 1st day of November, 2035; and whereas Russell J. Yonkovic desires a modification of the aforementioned Mortgage and Promissory Note for the reason that he did, subsequent to October 19, 2005, divorce Nicole M. Yonkovic; and whereas all parties hereto agree that Nicole M. Yonkovic should be removed as obligor from the Mortgage and Promissory Note which underlines the aforementioned Mortgage;

NOW, THEREFORE, IT IS AGREED, between DuTrac Community Credit Union, Mortgagee, and Russell J. Yonkovic, Divorced and Not Remarried, that Nicole M. Yonkovic is hereby removed from all responsibility for the Promissory Note and Mortgage dated October 19, 2005, which heretofore was secured by the Mortgage recorded as Delaware County Book 2005 Page 3849. The parties hereby agree that said Mortgage instrument recorded in Book 2005 Page 3849, in the office of the Delaware County Recorder in Manchester, Iowa, shall continue to be a first lien on the mortgaged property. All covenants and provisions therein shall remain in full force and effect, except as herein modified.

IN WITNESS THEREOF, the parties hereto have executed the foregoing instrument this 1st day of February, 2008.

DuTrac Community Credit Union

By: _____
David J. Postel
Branch Manager

Mortgagor

_____
Russell J. Yonkovic

_____

STATE OF IOWA

COUNTY OF JONES

On this 1st day of February, 2008, before me, the undersigned, a Notary Public, personally appeared Russell J. Yonkovic, to me known to be the identical person named in and who executed the foregoing instrument, and acknowledge that he executed the same as his voluntary act and deed.

My Commission Expires:

DAVID J. POSTEL
Commission Number 169182
My Commission Expires 1-28-2008

David J. Postel

STATE OF IOWA

COUNTY OF JONES

On this 1st day of February 2008, before me, Cindy Olson, Notary Public in and for Jones County, Iowa, personally appeared David J. Postel, to me personally known, who, being duly sworn, did state that this person is the representative of DuTrac Community Credit Union, an Iowa Corporation, that no seal has been procured by the said corporation. By authority of its Board of Directors, the said David J. Postel, as a representative of DuTrac Community Credit Union, does acknowledge the execution of said instrument to be the voluntary act and deed of said corporation, by it, and voluntarily executed.

My Commission expires: 3-28-2010

CINDY OLSON
Commission Number 709097
My Commission Expires

Cindy Olson