Book 2012 Page 3576
Document 2012 3576 Type 04 005 Pages 2
Date 10/22/2012 Time 11:13:15AM
Rec Amt $12.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Preparer Information/Return to: D McAlpin **X3902164EF**
University of Iowa Community Credit Union, 825 Mormon Trek Blvd, Iowa City, IA 52244-2630 Ph: (319) 339-1000
Return Address:
University of Iowa Community Credit Union,825 Mormon Trek Blvd/POB 2630, Iowa City, IA 52244-2630

Extension and Amendment of Mortgage

The University of Iowa Community Credit Union, a/k/a U of I Community Credit Union, 825 Mormon Trek Boulevard/PO Box 2630, Iowa City, IA 52244-2630, Lender, and Michael D Flannagan and Joan M Flannagan, Husband and Wife, Mortgagor(s), whose address is: 18077 183rd Street, Manchester, IA 52057, hereby agree as follows:

The Open End Mortgage executed by Mortgagor(s) on the 18 day of September, 2012, with a Line of Credit amount of $108,000.00, and a final payment due thereon on or before the 15 day of September, 2017, recorded on the 1 day of October, 2012, in Book 2012, Page 3295, of the Records of the Recorder for Delaware County, Iowa, upon the following described property, to-wit:

Lot Three (3) Honey Creek Meadows Addition according to the plat recorded in Book 3 Plats, Page 77; Same being a part of the Southwest Quarter (SW 1/4) of the Northwest Quarter (NW 1/4) of Section Sixteen (16), Township Eighty Nine (89) North, Range Five (5) West of the Fifth P.M.

is hereby amended as follows:

The final payment of the Note secured by the said Mortgage shall be on or before the 1 day of November, 2027.

If any term in this Extension and Amendment of Mortgage violates any law or for some other reason is not enforceable, that term will not be part of this Extension and Amendment of Mortgage. However, the other terms of this Extension and Amendment of Mortgage will remain effective.

This Extension and Amendment of Mortgage is subject to Iowa law and any applicable Federal law. If enactment or expiration of applicable laws has the effect of rendering any provision of this Extension and Amendment of Mortgage unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums loaned in connection with the Note.

IMPORTANT: READ THE EXTENSION AND AMENDMENT OF MORTGAGE ("AGREEMENT") ACCOMPANYING THIS NOTICE BEFORE SIGNING. THE TERMS OF THE AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THE WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THE AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT. ORAL OR IMPLIED CHANGES TO THE AGREEMENT ARE NOT ENFORCEABLE AND SHOULD NOT BE RELIED UPON.

BORROWER(S) ACKNOWLEDGES THAT BORROWER(S) HAS READ, UNDERSTANDS AND AGREES TO THE TERMS OF THIS EXTENSION AND AMENDMENT OF MORTGAGE, AND ACKNOWLEDGES RECEIPT AND POSSESSION OF AN EXACT COPY OF THIS DOCUMENT.

Date: 10-10-12

MORTGAGOR: Michael D Flannagan

Date: 10-10-12

MORTGAGOR: Joan M Flannagan

STATE OF IOWA, COUNTY OF Linn, ss:

On this 10 day of October, 2012, before me, a Notary Public, personally appeared Michael D Flannagan and Joan M Flannagan, 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.



Notary Public in and for Said State