Env. First Federal Credit Union
1035 North Center Point Rd
Hiawatha, IA 52233

Book 2013 Page 2833

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DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by and Return to: Lynn Wickham Hartman, Simmons Perrine Moyer Bergman PLC, 115 Third Street SE, Suite 1200, Cedar Rapids, IA 52401-1266; Telephone: (319) 366-7641

Document No. Book 2009, Page 2170.

AMENDMENT TO MORTGAGE

This Amendment to Mortgage (the "**Amendment**"), is made and entered into by Ronald M. Bockenstedt and Michelle Bockenstedt, husband and wife (the "**Borrowers**") and First Federal Credit Union (the "**Lender**") as of ~~July ___, 2013~~. Aug 23 - 2013

WHEREAS, the Mortgage was recorded in the office of the County Recorder for Delaware County, Iowa, on June 2, 2009 in Book 2009, page 2170 and thereafter amended on or about September 9, 2009 and March 24, 2011.

WHEREAS, the Borrowers have requested that the Lender permit certain modifications to the Mortgage as described below.

WHEREAS, Lender has agreed to such modifications, but only upon the terms and conditions outlined in this Amendment.

NOW, THEREFORE, in consideration of the recitals and mutual covenants contained herein, and for other good and valuable consideration, Borrowers and Lender agree as follows:

1. **MATURITY OF MORTGAGE.** Any reference to a maturity date of the Mortgage shall be March 1, 2016.

2. **EFFECTIVENESS OF PRIOR DOCUMENT.** Except as herein provided, all other terms and conditions contained in the Mortgage remain in full force and effect in accordance with their terms, including any reference in the Mortgage to future credit secured by the Mortgage, and nothing herein will affect the priority of the Mortgage. All warranties and representations contained in the Mortgage are hereby reconfirmed as of the date hereof. All collateral previously provided to secure the Note continues as security. This is an amendment, not a novation.

3. **NO WAIVER OF DEFAULTS; WARRANTIES.** This Amendment shall not be construed as or be deemed to be a waiver by the Lender of existing defaults by the Borrowers whether known or undiscovered. All agreements, representations and warranties made herein shall survive the execution of this Amendment.

4. **COUNTERPARTS.** This Amendment may be signed in any number of counterparts, each of which will be considered an original, but when taken together will constitute one document.

5. **RECEIPT OF COPY.** Borrowers hereby acknowledge the receipt of a copy of this Amendment to Mortgage together with a copy of each promissory note secured hereby.

IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING, EXPRESSING CONSIDERATION AND SIGNED BY THE PARTIES ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

IN WITNESS WHEREOF, the undersigned have executed this Amendment as of ~~July ___~~ Aug 23-13, ~~2013~~.

Ronald M. Bockenstedt
Ronald M. Bockenstedt

Michelle Bockenstedt
Michelle Bockenstedt

FIRST FEDERAL CREDIT UNION

By: _____

Its: CFO

WE UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS AMENDMENT TO MORTGAGE, WE VOLUNTARILY GIVE UP OUR RIGHT TO THIS PROTECTION FOR THIS MORTGAED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THE MORTGAGE OR AMENDMENT TO MORTGAGE.

Ronald M. Bockenstedt
Ronald M. Bockenstedt

Michelle Bockenstedt
Michelle Bockenstedt

MORTGAGOR (BORROWER) NOTARIZATION

STATE OF IOWA)
) SS
COUNTY OF Delaware)

This instrument was acknowledged before me on ~~July~~ Aug 23-2013 ~~, 2013~~ by Ronald M. Bockenstedt and Michelle Bockenstedt, husband and wife.

(Notarial Seal) SHELIA D. SMITH Commission Number 196196 My Comm. Exp. _____

Notary Public, State of Iowa
My commission expires: 5-4-16

MORTGAGEE (LENDER) NOTARIZATION

STATE OF Iowa)
) ss.
COUNTY OF Linn)

This instrument was acknowledged before me on ~~July~~ August 28th, 2013, by Justin Salow, as CFO of First Federal Credit Union.

(Notarial Seal) MORGAN RAFFERTY Commission Number 761173 My Commission Expires 12-15-15

Notary ~~Public, State~~ of Iowa
My commission expires: 12-15-15