Book 2018 Page 149

Document 2018 149 Type 04 008 Pages 1
Date 1/18/2018 Time 10:11:45AM
Rec Amt $17.00*

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

Prepared by: Eric Koenig, Elgin State Bank, Elgin, IA 52141, (563)-426-5515
Return to: Eric Koenig, Elgin State Bank, P.O. Box 235, Elgin, IA 52141

AMENDMENT TO MORTGAGE

THIS AGREEMENT, made this 9th day of January, 2018 by and between Travis Dean Chettinger and Kristi Ann Chettinger as Mortgagor(s), and Elgin State Bank, Elgin, Iowa, an Iowa banking corporation, as Mortgagee, in modification and amendment to that on certain real estate mortgage granted by the Mortgagor(s) to the Mortgagee dated September 24, 2015 and filed October 5, 2015 in book 2015 page 2715 Mortgage Records of the Delaware County Recorder, as to the described real estate:

"The West nineteen and one-half (19 1/2) acres of the Southeast Quarter (SE 1/4) of the Northeast Quarter (NE 1/4) of Section Six (6), Township (90) North, Range Six (6), West of the Fifth P.M. in Delaware County, Iowa."

By adding thereto the following:

1. The interest rate on the Adjustable Rate Rider attached to the Mortgage is changed from 5.50% to 5.25%, which is the new floor rate of the loan.
2. The interest rate may change January 9, 2023 and on every fifth January 9th thereafter.
3. The payment schedule on the Adjustable Rate Rider attached to the Mortgage is amended to principal and interest payments of $7,533.24 starting September 24, 2018, then annually until paid in full.

Except as herein modified and amended, the mortgage here modified and the note or notes secured thereby and all covenants and conditions thereof shall remain in full force and effect except as is herein modified.

IN WITNESS WHEREOF, we set our hand on the date first above written.

Travis Dean Chettinger
Travis Dean Chettinger
Mortgagor

Kristi Ann Chettinger
Kristi Ann Chettinger
Mortgagor

ELGIN STATE BANK,
Elgin, Iowa 52141
Mortgagee

By
Eric Koenig-Loan Officer

STATE OF IOWA
COUNTY OF FAYETTE
On this 9th day of January, 2018 before me the undersigned, a Notary Public in and for said state, personally appeared Eric Koenig, to me personally known, who being by me duly sworn, did say that the Loan Officer of the corporation executing the within and foregoing instrument that the seal affixed hereto is the seal of said corporation, and that said instrument was signed and sealed on behalf of the corporation, by it and them voluntarily executed.

And on the same day appeared Travis Dean Chettinger and Kristi Ann Chettinger, to me known to be the persons named in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her voluntary act and deed.

ABBIE PETERSON
Notarial Seal, Iowa
Commission Number 767881
My Commission Expires 5-3-2020

NOTARY PUBLIC