Recorded: 9/30/2020 at 12:21:42.0 PM
County Recording Fee: $17.00
Iowa E-Filing Fee: $3.00
Combined Fee: $20.00
Revenue Tax:
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2020 PG: 3427

FOR RECORDER'S USE ONLY

Prepared By: NICK DYKSTRA, MidWestOne Bank, 102 S. Clinton Street, Iowa City, IA 52244-1700, (319) 356-5800

ADDRESS TAX STATEMENT:
RONALD L. ELGIN and JODY L. ELGIN, 2483 HIGHWAY 13, MANCHESTER, IA 52057

RECORDATION REQUESTED BY:
MidWestOne Bank, Dyersville, 301 1st Ave. E, Dyersville, IA 52040-1204

WHEN RECORDED MAIL TO:
MidWestOne Bank, Dyersville, 301 1st Ave. E, Dyersville, IA 52040-1204

MODIFICATION OF MORTGAGE

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Modification. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Modification. The property address can be found on page 1 of this Modification. The legal description can be found on page 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated September 23, 2020, is made and executed between RONALD L. ELGIN and JODY L. ELGIN; HUSBAND AND WIFE (referred to below as "Grantor") and MidWestOne Bank, whose address is 301 1st Ave. E, Dyersville, IA 52040-1204 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 12, 2008 (the "Mortgage") which has been recorded in DELAWARE County, State of Iowa, as follows:

MORTGAGE RECORDED MARCH 18, 2008 IN THE OFFICE OF THE COUNTY RECORDER AS BOOK 2008, PAGE 819, AS THE SAME MAY HAVE BEEN AMENDED OR MODIFIED THEREAFTER.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in DELAWARE County, State of Iowa:

THAT PART OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION THIRTEEN (13), TOWNSHIP EIGHTY EIGHT (88) NORTH, RANGE SIX (6), WEST OF THE FIFTH P.M. DESCRIBED AS COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION THIRTEEN (13), THENCE NORTH 90° 00' 00" WEST ONE HUNDRED THIRTY SEVEN AND TWO TENTHS (137.2) FEET, THENCE NORTH 0° 20' 30" EAST SIX HUNDRED SEVENTY NINE (679) FEET TO THE POINT OF BEGINNING, THENCE SOUTH 88° 24' 30" EAST SIXTY (60) FEET, THENCE NORTH 0° 16' 30" WEST FOUR HUNDRED SIXTY THREE AND THREE TENTHS (463.3) FEET, THENCE NORTH 89° 20' 30" WEST TEN (10) FEET, THENCE NORTH 89° 33' 10" WEST TWO HUNDRED TEN AND EIGHTY TWO HUNDREDTHS (210.82) FEET, THENCE SOUTH 0° 16' 30" EAST FOUR HUNDRED EIGHTY SEVEN AND FORTY TWO HUNDREDTHS (487.42) FEET, THENCE SOUTH 89° 32' 23" EAST ONE HUNDRED SIXTY AND FIFTY SEVEN HUNDREDTHS (160.57) FEET, THENCE NORTH 0° 20' 30" EAST TWENTY FIVE AND THIRTY ONE HUNDREDTHS (25.31) FEET TO THE POINT OF BEGINNING.

The Real Property or its address is commonly known as 2483 HIGHWAY 13, MANCHESTER, IA 52057.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

THE MATURITY DATE OF THE MORTGAGE IS HEREBY EXTENDED TO 09/25/2030.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in

accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

ARTICLES OF MERGER. MidWestOne Bank is formerly known as and is the successor to Iowa State Bank & Trust Company, Mahaska State Bank, Central Valley Bank, Pella State Bank, MidWestOne Bank & Trust, American Bank & Trust, American Trust & Savings Bank, and First State Bank and is the holder of the instrument described above.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED SEPTEMBER 23, 2020.

GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

GRANTOR:

X Ronald L Elgin 9/23/20
RONALD L. ELGIN

X Jody L Elgin 9/23/20
JODY L. ELGIN

LENDER:

MIDWESTONE BANK

X Sheila M. Tegeler SR PBO
Sheila M. Tegeler, Senior Personal Banking Officer

NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED SEPTEMBER 23, 2020.

GRANTOR:

X Ronald L Elgin 9/23/20
RONALD L. ELGIN

X Jody L Elgin 9/23/20
JODY L. ELGIN

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on September 23rd, 2020 by **RONALD L. ELGIN and JODY L. ELGIN, HUSBAND AND WIFE.**

Sheila M. Tegeler
Notary Public in and for the State of Iowa
My commission expires 7/20/2022

SHEILA M. TEGELER
Commission Number 165832
My Commission Expires 7/20/22

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on September 23rd, 2020 by **Sheila M. Tegeler as Senior Personal Banking Officer of MidWestOne Bank.**

Betsy Ostwinkle
Notary Public in and for the State of Iowa
My commission expires 3/26/22

BETSY OSTWINKLE
Commission Number 777858
My Comm. Exp. 3/26/22

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