Recorded: 4/13/2021 at 2:13:18.0 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: 2021 PG: 1312

FOR RECORDER'S USE ONLY

Prepared By: TEMPEST FISCHELS, LOAN PROCESSOR, MidWestOne Bank, 301 1st Ave. E, Dyersville, IA 52040-1204, (563) 875-2491

ADDRESS TAX STATEMENT:
MARK F KLAREN and KAROL L KLAREN, 2620 320TH AVENUE, WORTHINGTON, IA 52078-8504

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 April 5, 2021, is made and executed between MARK F KLAREN and KAROL L KLAREN; 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 April 6, 2007 (the "Mortgage") which has been recorded in DUBUQUE County, State of Iowa, as follows:

THIS MORTGAGE WAS FILED FOR RECORD ON APRIL 17, 2007 AS DOCUMENT NUMBER 2007-1135 IN THE OFFICE OF THE DELAWARE COUNTY RECORDER. .

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

THE NORTHEAST QUARTER (NE1/4) OF THE NORTHEAST QUARTER (NE1/4) OF SECTION 27, TOWNSHIP 88 NORTH, RANGE 3, WEST OF THE 5TH P.M.; AND THE NORTHWEST QUARTER (NW1/4) OF SECTION 26, TOWNSHIP 88 NORTH, RANGE 3, WEST OF THE 5TH P.M., IN DELAWARE COUNTY, IOWA, SUBJECT TO EASEMENTS OF RECORD.

The Real Property or its address is commonly known as 2620 320TH AVENUE, WORTHINGTON, IA 52078.

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

IN CONSIDERATION OF THE MUTUAL PROMISES AND AGREEMENTS HEREIN SET FORTH, AND FOR OTHER GOOD AND VALUABLE CONSIDERATION, THE PARTIES HERETO AGREE THAT THE TIME PROVIDED IN SUCH MORTGAGE FOR THE PAYMENT OF THE PRINCIPAL SUM NOW SECURED THEREBY IS HEREBY EXTENDED TO FEBRUARY 01 , 2051 AND TO ADD NOTICE OF WAIVER OF HOMESTEAD EXEMPTION, WITH THE OTHER TERMS AND CONDITIONS OF SAID MORTGAGE AS RECORDED TO REMAIN IN FULL FORCE AND EFFECT.

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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED APRIL 5, 2021.

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

GRANTOR:

X Mark F Klaren
MARK F KLAREN

X Karol L Klaren
KAROL L KLAREN

LENDER:

MIDWESTONE BANK

X
Jason M. Heisler, Vice President

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 APRIL 5, 2021.

GRANTOR:

X Mark F Klaren
MARK F KLAREN

X Karol L Klaren
KAROL L KLAREN

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on 5th April, 2021 by **MARK F KLAREN and KAROL L KLAREN, HUSBAND AND WIFE.**

Notary Public in and for the State of Iowa
My commission expires 10/18/2023

JASON M. HEISLER
Commission Number 719133
My Commission Expires
10/18/2023

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on 5th April, 2021 by **Jason M. Heisler** as **Vice President** of **MidWestOne Bank.**

Notary Public in and for the State of Iowa
My commission expires 10/8/21

KATIE M. SMOCK
Commission Number 792552
My Comm. Exp. 10/8/21

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