

BK: 2022 PG: 1056
Recorded: 4/11/2022 at 3:37:33.0 PM
Pages 1
County Recording Fee: \$7.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$10.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

Prepared by and return to: Noel C. Kurt, COLLINS COMMUNITY CREDIT UNION, 1005 Blairs Ferry Rd. NE, PO Box 10500, Cedar Rapids, IA 52410-0500 (319) 393-9000

AMENDMENT TO NOTE AND TO MORTGAGE

This Amendment to Note and to Mortgage, made and entered into this 27th day of January, 2022, by and between Michael M. McCullough and Deanne K. McCullough, (herein "Borrowers") and COLLINS COMMUNITY CREDIT UNION (herein "Lender").

WHEREAS, Borrowers are the Mortgagor and Lender is the Mortgagee of a Mortgage dated December 3, 2021 which Mortgage secures payment of a Loan in the amount of \$400,000.00 as evidenced by a Note and Disclosure Statement (herein "Note") of the same date executed by Borrowers, and Lender.

WHEREAS, the Mortgage is recorded in the office of the Recorder of Madison County, Iowa, under Book 2021 Page 4990, and

WHEREAS, Borrowers and Lender desire that the Mortgage and Note be amended as herein provided but that all terms not so amended remain unchanged and in full force and effect.

NOW, THEREFORE, in consideration of the mutual covenants herein contained, it is agreed:

- 1. The Note and The Mortgage are hereby amended to evidence and secure a Loan in the amount of \$160,000.00, as a principal payment in amount of \$240,000.00 was applied to the Mortgage as of January 20, 2022.
- 2. The maturity date of the Mortgage will remain as January 1, 2037, however, payments will be re-amortized over the remaining term effective with the February 1, 2022 payment, the principal and interest payment due as of February 1, 2022 will be \$1028.88 in accordance with the re-amortization.
- 3. Except as provided above, the said Mortgage and Note and all provisions there of shall remain unaffected and unchanged by this Amendment and all terms, conditions and provisions of said Note and Mortgage not amended are hereby ratified and confirmed in all respects, and Borrower promises to pay the aforesaid sum with interest.

IN WITNESS WHEREOF, the parties have executed this Amendment.

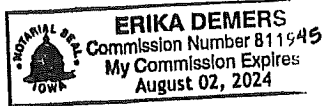
BORROWERS

Michael M. McCullough
Michael M. McCullough

Deanne K. McCullough
Deanne K. McCullough

COLLINS COMMUNITY CREDIT UNION

[Signature]



STATE OF IOWA)
) ss.
COUNTY OF MADISON)

This instrument was acknowledged before me on January 27th, 2022 by Michael M. McCullough and Deanne K. McCullough.

Erika Demers
Notary Public in and for the State of Iowa

STATE OF IOWA)
) ss.
COUNTY OF IOWA)

This instrument was acknowledged before me on _____, 2022 by _____ of Collins Community Credit Union.

Notary Public in and for the State of Iowa