

BK: 2022 PG: 2467
Recorded: 8/17/2022 at 2:17:06.0 PM
Pages 3
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: CINDY THROCKMORTON, LOAN ADMINISTRATOR, MIDWEST HERITAGE BANK, FSB ,
1025 BRADEN AVE, P O BOX 331, CHARITON, IA 50049-0331, (641) 774-8581

ADDRESS TAX STATEMENT:

JOSEPH ROUSH and APRIL ROUSH, 703 E JEFFERSON, WINTERSET, IA 50273

RECORDATION REQUESTED BY:

MIDWEST HERITAGE BANK, FSB; CHARITON OFFICE; 1025 BRADEN AVENUE; CHARITON, IA
50049

WHEN RECORDED MAIL TO:

MIDWEST HERITAGE BANK, FSB, 1025 BRADEN AVE, P O BOX 331, CHARITON, IA 50049

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 August 17, 2022, is made and executed between JOSEPH ROUSH and APRIL ROUSH; HUSBAND AND WIFE (referred to below as "Grantor") and MIDWEST HERITAGE BANK, FSB, whose address is 1025 BRADEN AVENUE, CHARITON, IA 50049 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 29, 2016 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

RECORDED IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA, ON SEPTEMBER 6,
2016 IN BOOK 2016 AT PAGE 2598.

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

LOT FIVE (5) IN BLOCK NINE (9) OF LAUGHRIDGE & CASSIDAYS' ADDITION TO THE TOWN OF WINTERSET, MADISON COUNTY, IOWA. APN#: 820000609050000

The Real Property or its address is commonly known as 703 E JEFFERSON, WINTERSET, IA 50273. The Real Property tax identification number is 820000609050000.

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

MATURITY DATE SHALL BE MODIFIED TO SEPTEMBER 1, 2036.

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

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 544716-1

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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 AUGUST 17, 2022.

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

GRANTOR:

X *[Signature]*
JOSEPH ROUSH

X *[Signature]*
APRIL ROUSH

LENDER:

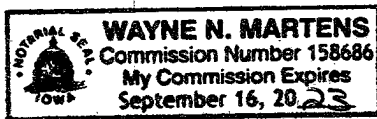
MIDWEST HERITAGE BANK, FSB

X *[Signature]*
Wayne Martens, VP, Ag/Commercial Lender

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

This record was acknowledged before me on August 17, 2022 by JOSEPH ROUSH and APRIL ROUSH, HUSBAND AND WIFE.



[Signature]
Notary Public in and for the State of Iowa
My commission expires 9-16-2023

MODIFICATION OF MORTGAGE
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Iowa)
)
COUNTY OF Lucas) SS
)

This record was acknowledged before me on August 17, 2022 by Wayne Martens as VP, Ag/Commercial Lender of MIDWEST HERITAGE BANK, FSB.



Merrie R Putz
Notary Public in and for the State of IA
My commission expires 12-17-2023

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: Midwest Heritage Bank NMLSR ID: 517438
Individual: Wayne Martens NMLSR ID: 471738