

BK: 2023 PG: 2984  
Recorded: 12/8/2023 at 10:46:25.0 AM  
Pages 5  
County Recording Fee: \$27.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$30.00  
Revenue Tax:  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

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**FOR RECORDER'S USE ONLY**

**Prepared By: MICKAYLA FREDERICK, LOAN PROCESSOR, EARLHAM SAVINGS BANK, 217 S MAIN STREET, WOODWARD, IA 50276, (515) 438-4080**

**ADDRESS TAX STATEMENT:**

**EARLHAM SAVINGS BANK, WOODWARD - (515) 438-4080, 217 S MAIN STREET, P O BOX 465, WOODWARD, IA 50276**

**RECORDATION REQUESTED BY:**

**EARLHAM SAVINGS BANK, WOODWARD - (515) 438-4080, 217 S MAIN STREET, P O BOX 465, WOODWARD, IA 50276**

**WHEN RECORDED MAIL TO:**

**EARLHAM SAVINGS BANK, WOODWARD - (515) 438-4080, 217 S MAIN STREET, P O BOX 465, WOODWARD, IA 50276**

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## **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 2 of this Modification. The legal description can be found on page 2 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

**THIS MODIFICATION OF MORTGAGE dated December 1, 2023, is made and executed between SHAWN BOBBITT, whose address is 1235 QUAIL RIDGE AVE, VAN METER, IA 50261 and ANDREA BOBBITT, whose address is 1235 QUAIL RIDGE AVE, VAN METER, IA 50261; As husband and wife (referred to below as "Grantor") and EARLHAM SAVINGS BANK, whose address is 217 S MAIN STREET, P O BOX 465, WOODWARD, IA 50276 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated September 28, 2018 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

**RECORDED SEPTEMBER 28, 2018 IN BOOK 2018 PAGE 3137 IN THE OFFICE OF THE RECORDER, MADISON COUNTY, IOWA.**

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

**MODIFICATION OF MORTGAGE  
(Continued)**

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LOT "A" LOCATED IN THE SOUTHEAST QUARTER (1/4) OF THE NORTHWEST QUARTER (1/4) OF SECTION FOURTEEN (14), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH PRINCIPAL MERIDIAN, MADISON COUNTY, IOWA, CONTAINING 3.228 ACRES, MORE OR LESS, AS SHOWN IN CORRECTED PLAT OF SURVEY FILED IN BOOK 2, PAGE 362 ON FEBRUARY 2, 1993, IN THE OFFICE OF THE RECORDER MADISON COUNTY, IOWA.

The Real Property or its address is commonly known as 1235 QUAIL RIDGE AVE, VAN METER, IA 50261.

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

**THE MATURITY DATE OF THIS MORTGAGE WILL BE EXTENDED TO OCTOBER 1, 2053.**

**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 endorser 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 DECEMBER 1, 2023.**

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

**GRANTOR:**

x Shawn Bobbitt  
SHAWN BOBBITT

x Andrea Bobbitt  
ANDREA BOBBITT

**MODIFICATION OF MORTGAGE  
(Continued)**

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**LENDER:**

**EARLHAM SAVINGS BANK**

X   
\_\_\_\_\_  
Jared Robert Hauser, Loan Officer


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**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 DECEMBER 1, 2023.**

**GRANTOR:**

X   
\_\_\_\_\_  
SHAWN BOBBITT

X   
\_\_\_\_\_  
ANDREA BOBBITT

**MODIFICATION OF MORTGAGE  
(Continued)**

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**INDIVIDUAL ACKNOWLEDGMENT**

STATE OF Iowa )  
 ) SS  
COUNTY OF Dallas )

This record was acknowledged before me on December 1, 20 23 by SHAWN BOBBITT and ANDREA BOBBITT, As husband and wife.



Ross Wittry  
Notary Public in and for the State of Iowa  
My commission expires 7/9/2023

**LENDER ACKNOWLEDGMENT**

STATE OF Iowa )  
 ) SS  
COUNTY OF Dallas )

This record was acknowledged before me on December 1, 20 23 by Jared Robert Hauser as Loan Officer of EARLHAM SAVINGS BANK.



Silvia Gonzalez  
Notary Public in and for the State of Iowa  
My commission expires April 6, 2025

**MODIFICATION OF MORTGAGE  
(Continued)**

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**Originator Names and Nationwide Mortgage Licensing System and Registry IDs:**

**Organization: Earlham Savings Bank**

**NMLSR ID: 630598**

**Individual: Jared Robert Hauser**

**NMLSR ID: 516326**

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