

BK: 2026 PG: 1094  
Recorded: 4/21/2026 at 9:04:04.0 AM  
Pages 5  
County Recording Fee: \$27.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$30.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

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**FOR RECORDER'S USE ONLY**

Prepared By: NICOLE TWADDLE, LOAN PROCESSOR, EARLHAM SAVINGS BANK , PO Box 426, EARLHAM, IA 50072, (515) 758-2251

**ADDRESS TAX STATEMENT:**

EARLHAM SAVINGS BANK, Attention: Escrow Servicing, 7300 LAKE DRIVE, WEST DES MOINES, IA 50266-2502

**RECORDATION REQUESTED BY:**

EARLHAM SAVINGS BANK , Attention: Loan Center, PO Box 426, EARLHAM, IA 50072

**WHEN RECORDED MAIL TO:**

EARLHAM SAVINGS BANK , Attention: Loan Center, PO Box 426, EARLHAM, IA 50072

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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 APRIL 16, 2026, is made and executed between MICHAEL D. KOCH, whose address is 1276 PRARIEVIEW AVENUE, VAN METER, IA 50261 and CINDY L. KOCH, whose address is 1276 PRAIRIEVIEW AVE, VAN METER, IA 50261-8572; As husband and wife (referred to below as "Grantor") and EARLHAM SAVINGS BANK , whose address is PO Box 426, EARLHAM, IA 50072 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated November 21, 1996 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

**RECORDED NOVEMBER 22, 1996 IN BOOK 185 PAGE 609 IN THE OFFICE OF THE RECORDER, MADISON COUNTY, IOWA, WITH A MORTGAGE EXTENSION AGREEMENT DATED FEBRUARY 24, 2016 FILED MARCH 7, 2016 IN BOOK 2016 PAGE 564 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)**

SEE EXHIBIT "A"

The Real Property or its address is commonly known as RURAL ROUTE, VAN METER, IA 50261.

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


**EXTENDING MORTGAGE MATURITY DATE TO JANUARY 10, 2047.**

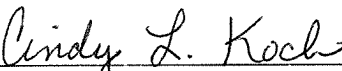
**CONTINUING VALIDITY.** Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's 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 16, 2026.**

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

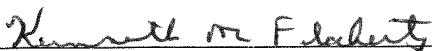
GRANTOR:

X   
MICHAEL D. KOCH

X   
CINDY L. KOCH

LENDER:

EARLHAM SAVINGS BANK

X   
Kenneth M. Flaherty, Vice President

MODIFICATION OF MORTGAGE  
(Continued)

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 16, 2026.

GRANTOR:

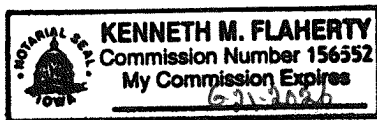
X Michael D. Koch  
MICHAEL D. KOCH

X Cindy L. Koch  
CINDY L. KOCH

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa )  
) SS  
COUNTY OF Madison )

This record was acknowledged before me on April 16, 202026 by MICHAEL D. KOCH and CINDY L. KOCH, As husband and wife.



Kenneth M. Flaherty  
Notary Public in and for the State of Iowa  
My commission expires 6-21-2026

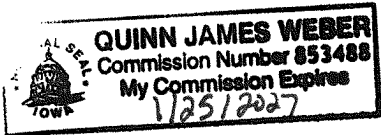
MODIFICATION OF MORTGAGE  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Madison )

This record was acknowledged before me on April 16, 2026 by Kenneth M. Flaherty as Vice President of EARLHAM SAVINGS BANK .

Quinn James Weber  
Notary Public in and for the State of Iowa  
My commission expires 1/25/2027



## EXHIBIT "A"

THE SOUTHEAST QUARTER (SE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION TWENTY-ONE (21), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., AND PARCEL "A" DESCRIBED AS FOLLOWS: THAT PART OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION TWENTY-ONE (21), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SAID SECTION TWENTY-ONE (21); THENCE ON AN ASSUMED BEARING OF NORTH 00d07'44" WEST ALONG THE WEST LINE OF SAID NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) A DISTANCE OF 268.70 FEET; THENCE NORTH 62d17'23" EAST 744.45 FEET; THENCE NORTH 00d53'14" EAST 707.20 FEET TO THE NORTH LINE OF SAID NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4); THENCE SOUTH 89d41'43" EAST ALONG SAID NORTH LINE 647.64 FEET TO THE NORTHEAST CORNER OF SAID NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4); THENCE SOUTH 00d02'30" EAST ALONG THE EAST LINE OF SAID NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) A DISTANCE OF 1324.32 FEET TO THE SOUTHEAST CORNER OF SAID NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4); THENCE SOUTH 89d50'48" WEST 84.95 FEET; THENCE NORTH 00d12'18" EAST 407.57 FEET; THENCE SOUTH 68d24'29" WEST 1325.82 FEET TO THE WEST LINE OF THE SOUTHWEST QUARTER (SW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SAID SECTION TWENTY-ONE (21); THENCE NORTH 00d07'44" EAST 86.33 FEET TO THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SAID SECTION TWENTY-ONE (21) AND THE POINT OF BEGINNING. AND THE NORTHEAST QUARTER (NE 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SAID SECTION TWENTY-ONE (21), SAID PARCEL "A" CONTAINING 62.20 ACRES AND SUBJECT TO A MADISON COUNTY HIGHWAY EASEMENT OVER THE WESTERLY 0.44 ACRES THEREOF.