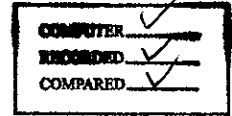


MICHELLE "MICKI" UTSLER. COUNTY RECORDER
MADISON IOWA

Prepared By: ANNETTA WAFFORD, HOME EQUITY REPRESENTATIVE, State Farm Bank, F.S.B., PO Box 2328, Bloomington, IL 61702, (877) 734-2265

ADDRESS TAX STATEMENT:

DANNY J FYFE
MICHELLE L FYFE
2545 CARVER RD
WINTERSSET, IA 50273



RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.
Bank Loan Center
PO Box 2328
Bloomington, IL 61702

WHEN RECORDED MAIL TO:

State Farm Bank, F.S.B.
P O Box 5861
Madison, WI 53705-0961

FOR RECORDER'S USE ONLY

MODIFICATION OF MORTGAGE

062795

THIS MODIFICATION OF MORTGAGE dated December 17, 2004, is made and executed between **DANNY J FYFE and MICHELLE L FYFE**; as Husband and Wife (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is PO Box 2328, Bloomington, IL 61702 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated October 26, 2002 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

RECORDED ON NOVEMBER 21, 2002 IN BOOK 2002 AT PAGE 5715 IN MADISON COUNTY RECORDS.

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

A tract of land located in the North 3/4 of the Southeast 1/4 of the Northwest 1/4 of Section 22 in Township 75 North, Range 28 West of the Fifth Principal Meridian, Madison County, Iowa, and described as follows: Commencing at the Southwest corner of said North 3/4 of the Southeast 1/4 of the Northwest 1/4, thence North 325.1 feet along the West line of said Southeast 1/4 of the Northwest 1/4, thence North 71 degrees 56 minutes East 137.5 feet along a County Road, thence North 15 degrees 38 minutes West 122.0 feet, thence North 52 degrees 02 minutes East 139.3 feet, thence North 86 degrees 10 minutes East 240.9 feet, thence South 8 degrees 53 minutes East 49.9 feet, thence North 58 degrees 31 minutes East 247.3 feet along said County Road, thence South 14 degrees 3 minutes East 302.6 feet; thence South 16 degrees 14 minutes West 133.2 feet; thence South 8 degrees 22 minutes East 245 feet, thence South 89 degrees 46 minutes West 738.5 feet along the South line of said North 3/4 of the Southeast 1/4 of the Northwest 1/4 to the point of beginning, containing 8.9468 acres including 0.8363 acres of county road right-of-way, and all right, title and interest in and to an Easement recorded in Book 133, page 396 of the Recorder's Office of Madison County, Iowa.

The Real Property or its address is commonly known as 2545 CARVER RD, WINTERSSET, IA 50273. The Real Property tax identification number is 560112248020000

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

PRINCIPAL INCREASE OF \$2,000. THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$15,000. THE MATURITY DATE OF THIS MORTGAGE WILL BE 01-31-2012.

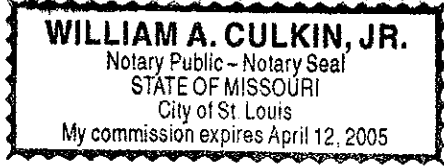
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right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

F.A. Equity Loan Services
33 North Dearborn
Suite 302
Chicago, IL 60602

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Missouri)
)
) SS
)
COUNTY OF ST Louis)



On this 22nd day of December, A.D., 20 04, before me, the undersigned Notary Public in said County and State, personally appeared Janis A Humbert and known to me to be the Loan Accounting Manager, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By William A Culkin Jr
William A Culkin Jr
Notary Public in and for the State of Missouri

Residing at City of ST Louis
My commission expires 4-12-05