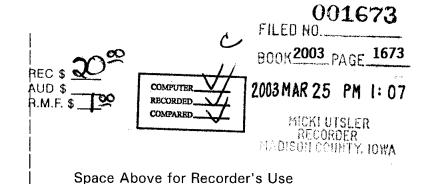
Recording Requested by Countrywide Home Loans, Inc.

## AND WHEN RECORDED MAIL TO:

Document Control 1800 Tapo Canyon Road, SV-79 Simi Valley, CA 93063



Document ID # 000 0115948 2005N

#### MODIFICATION TO MORTGAGE AND PARTIAL RELEASE

This Modification to Mortgage and Partial Release ("Modification"), is made this day of March, 2003 among Mortgage Electronic Registration Systems, Inc. ("Mortgagee"), and Kevin M. Farlow and Jeanette Farlow ("Borrower(s)") (collectively referred to herein as the "parties").

#### **RECITALS**

This Modification is made with reference to the following facts:

A. The Borrower(s) made, executed, and delivered to America's Wholesale Lender ("Lender") and Mortgagee, that certain Mortgage dated January 25, 2002, and recorded on January 30, 2002, in Book 2002, Page 476, as Document No./Instrument No. 000476, in the Official Records in the Office of the County Recorder of Madison County, State of Iowa ("Mortgage"), securing a Note dated January 25, 2002, in the principal amount of One Hundred Three Thousand Five Hundred Dollars and 00/100 (\$103,500.00) in favor of the Mortgagee and legally describing the real property as follows:

COMMENCING AT THE SOUTHWEAST CORNER OF THE SOUTHEAST QUARTER (SE 1/4) OF SECTION FOURTEEN (14) IN TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA AND RUNNING THENCE WEST 18 RODS, THENCE NORTH 26 2 RODS, THENCE EAST 18 RODS, THENCE SOUTH 26 2/3 RODS TO THE PLACE OF BEGINNING.

B. The purpose of this Modification is to correct the legal description. At the time the above referenced Mortgage was recorded an incorrect legal description was inadvertently contained therein.

### TERMS OF MODIFICATION

1. For value received, the parties hereto do hereby modify said Mortgage to provide that the legal description therein shall be as follows ("Secured Property"):

COMMENCING AT THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER (SE 1/4) OF SECTION FOURTEEN (14) IN TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M.,

MADISON COUNTY, IOWA, AND RUNNING THENCE WEST 18 RODS, THENCE NORTH 26 2/3 RODS, THENCE EAST 18 RODS, THENCE SOUTH 26 2/3 RODS TO THE PLACE OF BEGINNING.

- 2. The Borrower(s) do(es) hereby mortgage, grant and convey the Secured Property to Mortgagee under the Mortgage together with power of sale subject to each and all of the terms and conditions of the Mortgage, including this Modification thereto.
- 3. The Borrower(s) and the Mortgagee do(es) hereby release without warranty to the person or persons legally entitled thereto, all the estate in and to any portion of the legal description first described hereinabove, which is not included within the description to the Secured Property.
- 4. The terms of the Mortgage, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and the original Mortgage, the provisions of this Modification shall control. The Mortgage, herein modified, when signed by all parties hereto, shall constitute one Mortgage.
- 5. This Modification shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.
- 6. This Modification may be executed in counterparts, but shall be of no force and effect unless and until all parties to this Modification have duly executed this document.

IN WITNESS WHEREOF, the parties hereto have executed this Modification the day and year first above written.

Mortgage Electronic Registration

Terri Stallings, Vice President

ystems, Inc.

Kevin M. Farlow, Borrower

Jeanette Farlow, Borrower

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

### CERTIFICATE OF ACKNOWLEDGMENT

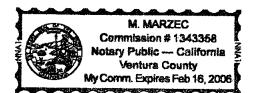
STATE OF CALIFORNIA	)	
COUNTY OF VENTURA	)	ss.

On this day of March, 2003, before me, M. Marzec, Notary Public, personally appeared Terri Stallings, personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

M. Marzec

Notary Public - Commission No. 1343358 Commission Expires: February 16, 2006



TYPE OF DOCUMENT:

DOCUMENT DATE: NUMBER OF PAGES: SIGNER(S) OTHER THAN ABOVE:

CAPACITY(IES) CLAIMED BY SIGNER: SIGNER IS REPRESENTING:

# CERTIFICATE OF ACKNOWLEDGMENT

STATE OF		
WITNESS my hand and official seal.  Public - Public - Commission No.: 196272  Notary Public - Commission No.: 196277  Commission Expires: 5-6-2004  RACHELLE R. PUTNEY COMMISSION NO. 196272  MY COMMISSION EXPIRES  STO ZOON		
CERTIFICATE OF ACKNOWLEDGMENT		
STATE OF		
WITNESS my hand and official seal.  POLITIES  Notary Public - Commission No.: 191272  Commission Expires: 5-6200+  RACHELLE R. PUTNEY COMMISSION NO. 196272  MY COMMISSION EXPIRES		