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Book 2006 Page 3798 Type 04 002 Pages 4 Date 9/14/2006 Time 3:13 PM Rec Amt \$22.00

MICHELLE UTSLER. COUNTY RECORDER MADISON IOWA



	tate of Iowa — Space Above This Line For Recording Data — Space Above This Line For Recording Data			
Prepared By	V: DUANE GORDON			
	UNION STATE BANK			
	P.O. BOX 110,			
	WINTERSET, IA 50273 (515) 462-2161			
✓ Return To:	UNION STATE BANK			
	P.O. BOX 110			
	201 WEST COURT			
	WINTERSET, IA 50273			
	MODIFICATION OF OPEN-END MORTGAGE			
DATE AND	PARTIES. The date of this Real Estate Modification (Modification) is <u>08-15-2006</u> . The parties and their addresses are:			
MORTG	AGOR: JAMES THALACKER AND SARA A. THALACKER, HUSBAND AND WIFE AS JOINT DEBTORS 1646 PRAIRIEVIEW COURT VAN METER, IA 50261			
	ed, refer to the attached Addendum incorporated herein, for additional Mortgagors, tures and acknowledgments. The Addendum is located on			
_	UNION STATE BANK			
LLINDLI	ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA			
P.O. BOX 110				
	201 WEST COURT			
	WINTERSET, IA 50273			
BACKGROU	UND. Mortgagor and Lender entered into a Security Instrument dated 10-08-2005			
	and recorded on 10-21-2005 . The Security Instrument was			
recorded in	the records of MADISON			
County, lov	wa at <u>BOOK 2005 ON PAGE 5116</u> . The property is located			
in <u>MADISO</u>	ON County at 1646 PRAIRIEVIEW COURT,			
VANIVIEI	ER, IA 50201			
The proper	ty is described as: (If the legal description of the property is not on page one of			
this Security Instrument, it is located on PAGE 4 OF EXHIBIT "A"				

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 225,000.00 LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS.

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)

THIS MORTGAGE MODIFICATION AND THE MORTGAGE THAT IT REFERS TO SECURES LOAN #4260025958 IN THE AMOUNT OF \$225,000.00 DATED 8/15/06 BETWEEN UNION STATE BANK AND JAMES AND SARA THALACKER WITH A MATURITY DATE OF 10/15/06.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

NOTICE TO CONSUMER

(For purposes of this Notice, "You" means Mortgagor)

1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time with penalty and may be entitled to receive a refund of unearned charges in accordance with law. 4. If you prepay the unpaid balance, you may have to pay a minimum charge not greater than seven dollars and fifty cents.

		gagor agrees to the terms and co wledges receipt of a copy of the M	
MORTGA	GOR!		8 15-16
(Signature)	JAMES THALACKER		8 \/5 -3C (Date)
	K/ A	0 1	/
(C)	dane U Ma	Lackin	(Data)
(Signature) (SARA A. THALACKER		(Date)
(Signature)			STATE (Date)
		Of	O M
LENDER: 1	UNION STATE BANK	1 8/6	RPOR ₄₂₀ Z
		č	
By ()	Lual Sono		CAL
DUAN	ME GORDON, VICE PRESIDE	NT NT	
		E	ASET.
ACKNOW	LEDGMENT:	, COUNTY OF MADISON	SS.
(Individual)		of AUGUST, 2006	
		owa, personally appeared <u>JAME</u>	
	SARA A, THALACKER, HU	SBAND AND WIFE AS JOINT I	DEBTORS to me
		amed in and who executed the	
	-	he/they executed the same as h	nis/her/their voluntary
	act and deed. My commission expires:		~\
	(Seal)	\bigcirc \bigcirc) O.
Charles &	DUANE GORDON	(Notary)	Public)
	Commission Number 156154 My Conmission Expires	•	
VAN	5-17-08		
	STATE OF IOWA	, COUNTY OF MADISON	} ss.
(Lender)	On this <u>15TH</u> day	of AUGUST, 2006	, before me, a
	Notary Public in the state of I	owa, personally appeared <u>DUAN</u>	
	hoing by me duly sworn or af	firmed did say that person is <u>VIC</u>	ersonally known, who
	= :	f said entity, (that seal affixed to	
	seal of said entity or no s	eal has been procured by said	entity) and that said
		sealed, if applicable, on behalf	of the said entity by
	authority of its VICE PRESIDENT	DENT	and the said
	VICE PRESIDENT	of said instrument to be the volu	ntary act and deed of
	said entity by it voluntarily ex		intery dot and dood of
		~	
	My commission expires: (Seal)	Notary F	Public)
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7	•



EXHIBIT "A" FOR A REAL ESTATE MODIFICATION BETWEEN UNION STATE BANK AND JAMES AND SARA THALACKER DATED 8/15/06 FOR THE FOLLOWING DESCRIBED REAL ESTATE PROPERTY:

Lot One (1) of Guye Woods Overlook Subdivision, located in the Southwest Quarter (1/4) of the Northwest Quarter (1/4) and the Northwest Quarter (1/4) of the Southwest Quarter (1/4) of Section Three (3) and the Southeast Quarter (1/4) of the Northeast Quarter (1/4) and the Southwest Quarter (1/4) of the Northeast Quarter (1/4) of Section Four (4) all in Township Seventy-Six (76) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa,

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