

collateral defined therein as the "Property" which is located at 570 NE Cherry Ave, Earlham, IA 50072

and legally described as follows:

LOT 1 AND 2 AND THE NORTH 88 FEET OF LOT B OF URQUHART'S PLACE IN THE TOWN OF EARLHAM, MADISON COUNTY, IOWA

This Modification further modifies the Note to reflect certain changes to the Borrower's Note with the Bank that is secured by the Mortgage and the Borrower/Mortgagor's acknowledge that the Note and Mortgage are valid and enforceable and represent the Borrower's/Mortgagor's legal and binding obligations, free and clear of any claim, defense or offset.

Agreement

Accordingly, in consideration of the premises and other good and valuable consideration, each paid to the other, the parties to this Modification agree to as follows:

Maturity Date. The Borrower hereby agrees that the original maturity date for the Note was 05/20/13. The Borrower further agrees that the original maturity date for the Note has been changed, and that the maturity date for the Note is now 04/20/28.

Monthly Payments. The Borrower hereby agrees that the original amount of the regular monthly payments was \$ 387.71, that regular monthly payments were originally due and owing each month from 07/20/98 through 04/20/13, that the original amount of the final monthly payment was \$ 387.71, and that the final payment was originally due and owing on 05/20/13. The Borrower further agrees that the original amount of the regular monthly payments and the original amount of the final monthly payment have been changed to the amounts shown below as "New Monthly Payment" and "New Final Payment," respectively. The Borrower further agrees that following the date of this Agreement, the "New Monthly Payment" and the "New Final Payment" amounts shown below, shall be due and owing on the dates indicated below.

New Monthly Payment - \$ 195.23, due and owing beginning 07/20/06, and continuing on the same day of each month through 03/20/28.

New Final Payment - \$ 195.23, due and owing on 04/20/28.

Interest Rate. The Borrower hereby agrees that the **interest rate** provided for in the Note is changed to a fixed rate of 9.85 % per year, effective 06/26/06.

The following terms and conditions apply:

All original terms and conditions of the Note and Mortgage (including any previous modifications) remain in full force and effect, except as modified by this Modification, and the Borrower/Mortgagor agrees to be

bound by and to perform all of the covenants and agreements in the Note and Mortgage at the time and in the manner therein provided.

The Borrower agrees to pay or reimburse the Bank for any and all fees payable to public officials in connection with this Modification, and the recording hereof, including any Mortgage registry tax that may be due.

This Modification does not increase or extend any credit insurance Borrower purchased in connection with the Note. Credit insurance means credit life, credit accident and health and/or credit disability insurance.

The Borrower agrees that the Bank may make certain changes to the terms of the Note at specified times or upon the occurrence of specified events. The Bank may make insignificant changes, such as changes in the address for payments, day of month on which index values are determined, index or interest rate rounding rules, and balance computation method (if the change produces an insignificant difference in the interest the Borrower will pay). The Bank also may make changes that will benefit the Borrower, such as additional options or a temporary reduction in rates or fees. In accordance with federal law, the Bank also may change the index and margin the Bank uses to determine the annual percentage rate if that index is no longer available. The Bank can make any of these changes discussed above without the Borrower's consent, unless state law provides otherwise. The Bank will give the Borrower notice of any change that is required by law. The Bank also can make changes that the Bank and Borrower agree to in writing.

Mortgagor Liability. Any party that signs below as a "Mortgagor", did not execute the Note, but signs to grant and convey, under the terms of the Mortgage, such interest as that party may have in the Property. Such party is not personally obligated to pay the debt evidenced by the Note and this Modification and secured by the Mortgage (as renewed, extended, and amended hereby), and agrees that Bank and Borrower may agree to extend, modify, forbear or make any accommodations with regard to such debt or the Mortgage (as renewed, extended, and amended hereby) without such party's consent.

<p>NOTICE TO CONSUMER (For the purposes of this notice, "Consumer" and "I" refer to the Borrower/Mortgagor) THIS IS A CONSUMER CREDIT TRANSACTION. I understand that:</p> <ul style="list-style-type: none"> • I should not sign this agreement before I read the entire document, even if otherwise advised. • I should not sign this if it contains any blank spaces. • I am entitled to an exact copy of this and any other agreement I sign. • I have the right to prepay the unpaid balance due under this agreement at any time without penalty; and I may be entitled to receive a refund of unearned charges in accordance with the law.

IN WITNESS WHEREOF, the Borrower/Co-grantor and Bank have executed this Amendment as of the day and year first above written.

WELLS FARGO BANK, N.A.
By: *Jean Davidson*
Its: Jean Davidson/Operations Manager

Harry A Skaggs
Harry A Skaggs

Mortgagor

Borrower

Mortgagor

Borrower

Mortgagor

Borrower

Mortgagor

FOR NOTARIZATION OF WELLS FARGO BANK, N.A. PERSONNEL

ACKNOWLEDGMENT (All-Purpose):

STATE OF Oregon, COUNTY OF Washington } ss.
On Sept. 5, 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared
Jean Davidson, Operations Manager

personally known to me or proved to me on the basis of satisfactory evidence 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.

Signature: Joni Hager
Name: Joni Hager
(type or print)
My Commission expires: Oct. 7, 2007



FOR NOTARIZATION OF BORROWERS/MORTGAGORS

ACKNOWLEDGMENT (All-Purpose):

STATE OF IOWA, COUNTY OF MADISON } ss.
On Sept 21, 2006 before me, the undersigned, a Notary Public in and for said State, personally appeared
Nancy Shaggs

personally known to me or proved to me on the basis of satisfactory evidence 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.

Signature: Susan Clark
Name: SUSAN CLARK
(type or print)
My Commission expires: 09-29-2006



FOR NOTARIZATION OF BORROWERS/MORTGAGORS

ACKNOWLEDGMENT (All-Purpose):

STATE OF _____, COUNTY OF _____ } ss.
On _____ before me, the undersigned, a Notary Public in and for said State, personally appeared

_____ personally known to me or proved to me on the basis of satisfactory evidence 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.

Signature: _____
Name: _____
(type or print)
My Commission expires: _____

(Seal)

FOR NOTARIZATION OF BORROWERS/MORTGAGORS

ACKNOWLEDGMENT (All-Purpose):

STATE OF _____, COUNTY OF _____ } ss.
On _____ before me, the undersigned, a Notary Public in and for said State, personally appeared
