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Prepared by: John Casper, 223 E. Court, PO Box 67, Winterset, IA 50273 - 462-4912

**CONSENT BY MORTGAGEE
TO FIRST AMENDMENT TO DECLARATION OF ASSOCIATION
FOR THE
WOODLAND VALLEY ESTATES SUBDIVISION IN MADISON COUNTY, IOWA**

The Polk County Bank hereby states that the undersigned Bank is the Mortgagee upon the real estate legally described as:

Lots One (1), Three (3), Three A (3A), Four (4), Four A (4A), Eleven (11), Twelve (12), Twelve A (12A), Fifteen (15), Sixteen (16), Nineteen (19), Twenty (20), Twenty-one (21), Twenty-two (22), Twenty-three (23), Twenty-four (24), Twenty-five (25), Twenty-six (26), Twenty-seven (27), and Twenty-eight (28) of Woodland Valley Estates Subdivision located in the South Half (1/2) of the Northeast Quarter (1/4) of Section Twenty (20) and in the South ~~Half (1/2)~~ of the Northwest Quarter (1/4) of Section Twenty-one (21), All in Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, together with an undivided 1/31st interest in all common areas as set forth in the Declaration of Association for Woodland Valley Estates Subdivision filed in Book 2004, Page 6107 of the Madison County Recorder's Office, as amended by the First Amendment thereto filed in Book 2006, Page 4296 of the Madison County Recorder's Office.

The undersigned Bank does further state that the Polk County Bank does hereby fully approve and consent to the First Amendment to Declaration of Association for Woodland Valley Estates Subdivision in Madison County, Iowa, dated September 6, 2006 and filed for record on October 18, 2006 in Book 2006 at Page 4296 in the Madison County Recorder's Office.

The aforementioned mortgage is dated September 2, 2003 and filed for record on September 5, 2003 in the Office of the Madison County Recorder in Mortgage Record Book 2003 at Page 5290.

Dated on this 24 day of October, 2006, at Des Moines, Iowa.

POLK COUNTY BANK

By: Tim J. Rhoades
Tim J. Rhoades, Executive Vice-President

STATE OF IOWA, COUNTY OF POLK, ss:

On this 24 day of October, 2006, before me, the undersigned, a Notary Public in and for the said State, personally appeared Tim J. Rhoades, personally known, who being by me duly sworn, did say that he is the Executive Vice-President of the corporation executing the within and foregoing instrument, that the instrument was signed on behalf of the corporation by authority of its Board of Directors; and that Tim J. Rhoades as an officer acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the corporation, by it and by them voluntarily executed.



Carol Hatcher
Notary Public in and for the State of Iowa

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MICHELLE UTSLER, COUNTY RECORDER
MADISON IOWA

