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CHECK

Recording Requested By:
Bank of America, NA

LISA SMITH, COUNTY RECORDER
MADISON IOWA



Record and Return To:
United General Title Ins
Fiserv - 27 Inwood Road
ROCKY HILL, CT 06067

21

Hofsaess, Christy L

Loan Number: 68931000970099

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 27th day of APRIL 2007, between CHRISTY L HOFSAESS, ROBERT T HOFSAESS

(grantor)

("Borrower") and

Bank of America, NA, National Banking Association *(grantee)*
("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated NOVEMBER 15, 2004 and recorded in Book or Liber 2005, at page(s) 548, instrument or document number of the Land
Records of MADISON, IOWA
[Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1879 HOGBACK BRIDGE ROAD, WINTERSSET, IOWA 50273.

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 24,800.00 to \$ 65,000.00. The maturity date described in the Security Instrument is changed to APRIL 27, 2032

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Christy L. Hofsaess (Seal)
CHRISTY L HOFSAESS -Borrower

Robert T. Hofsaess (Seal)
ROBERT T HOFSAESS -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X Julie Bruner
Authorized Officer

[Space Below This Line For Acknowledgment]

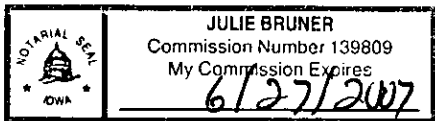
State of Iowa)
) ss.
County of MADISON)

On APRIL 27 2007 before me, Christy L. Hofsaess + Robert T. Hofsaess

personally appeared CHRISTY L. HOFSAESS, ROBERT T. HOFSAESS

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.



Julie Bruner
NOTARY SIGNATURE

JULIE BRUNER
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of IOWA)
County of POLK) ss.

On this 27 day of April, before me, the undersigned Notary Public,
personally appeared JULIE BRUNER

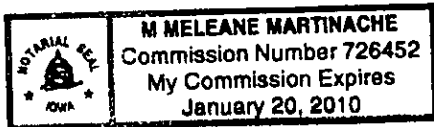
and known to me to be the Client MANAGER

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: [Signature]
M. Meleane Martinache
Notary Public in and for the State of:

Residing at: 6200 Wiberdale SA.

Iowa
My commission expires: 1/20/10



H117FJMY

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF MADISON AND STATE OF IOWA, DESCRIBED AS FOLLOWS:

THE WEST TWELVE (12) ACRES OF THE SOUTH HALF (1/2) OF THE NORTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4), OF SECTION FOURTEEN (14), IN TOWNSHIP SEVENTY-SIX (76) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA.

PARCEL ID: 340061460030000

PROPERTY ADDRESS: 1879 HOGBACK BRIDGE ROAD