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SHELLE UTSLER  
RECORDER  
DES MOINES, IOWA

This instrument was prepared by DEB MCCALLEY, 6800 LAKE DRIVE, SUITE 250, WEST DES MOINES, IOWA 50266, 515-237-5322

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**MODIFICATION OF MORTGAGE**

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is NOVEMBER 3, 1999. The parties and their addresses are:

**MORTGAGOR:**

GARRY G. NABERHAUS  
1160 COTTONWOOD AVE  
DEXTER, Iowa 50070  
HUSBAND

JULIE A. NABERHAUS  
1160 COTTONWOOD AVE  
DEXTER, Iowa 50070  
WIFE

**LENDER:**

BRENTON BANK  
Organized and existing under the laws of Iowa  
400 Locust St.  
Suite 200  
P.O. Box 891  
Des Moines, Iowa 50304  
42-0994231

**1. BACKGROUND.** Mortgagor and Lender entered into a Security Instrument dated FEBRUARY 3, 1999 and recorded on FEBRUARY 12, 1999. The Security Instrument was recorded in the records of MADISON County, Iowa at BOOK 206, PAGE 8.

**2. 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 Secured Debts which have now been modified. The new Secured Debts include the following debts and all extensions, renewals, refinancings, modifications and replacements.

A PROMISSORY NOTE, LOAN NUMBER 43526, DATED NOVEMBER 3, 1999, FROM BORROWER TO LENDER, WITH A LOAN AMOUNT OF \$150,000.00 AND A RATE OF INTEREST OF 8.10%, MATURING ON OCTOBER 1, 2019

**3. WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

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

**SIGNATURES.** By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

**MORTGAGOR:**

Garry G. Naberhaus  
GARRY G. NABERHAUS  
Julie A. Naberhaus  
JULIE A. NABERHAUS



ACKNOWLEDGMENT.

(Corporate)

County of Jackson, State of Iowa ss.

On this 8 day of NOV, 1999 before me, a Notary Public in the state of Iowa, personally appeared TIMOTHY M. WELLS to me known, who being by me duly sworn, did say that he is the BUSINESS BANKING OFFICER of said corporation executing the within and foregoing instrument, that no seal has been procured by the said corporation; that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and that the said TIMOTHY M. WELLS, as such officer acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it and by him voluntarily executed.

My commission expires:

Dianne Burns  
(Notary Public)

