AMENDMENT TO MORTGAGE

This Amendment to Mortgage is made and executed by Steve Montross, a/k/a Steven A. Montross, and Natalie Montross, husband and wife.

WHEREAS, Steve Montross, a married man, made, executed and delivered a Mortgage to ABN AMRO Mortgage Group, Inc., in the principal sum of \$107,200, dated and filed January 4, 2002, in Book 2002, Page 58 of the Recorder's office of Madison County, Iowa.

WHEREAS, said Mortgage was granted by Steve Montross, a married man, and Natalie Montross, his wife, executed the Mortgage solely for the purpose of releasing all of her right of dower, right of homestead and distributive share in and to the Mortgage property, and also waived any right of exemption as to said property.

WHEREAS, Natalie Montross, as a co-owner, should have also executed said Mortgage as an owner, in addition to Steve Montross.

NOW THEREFORE IT IS AGREED that said Mortgage is hereby amended as follows:

The provision entitled "transfer of rights in the property" on page 2 of said
Mortgage is hereby amended to read as follows:

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of the covenants and agreements under this Security Instrument and the Note by Borrower, Steve Montross and Natalie Montross, his wife. For this purpose, Borrower, Steve Montross and Natalie Montross, irrevocably mortgage, grant and convey to Lender, with power of sale, the following described property located in Madison County, Iowa: The East Half (½) of Lot Eight (8) of Helen McCall Huntoon Addition - Plat NO. 3 to the City of Winterset, Madison County, Iowa. Which currently has an address of 902 E.

Madison, Winterset, Iowa 50273.

2. In all other respects, said Mortgage is ratified and confirmed.

Dated this Myday of Librury, 2002

Steve Montross

Natalie Montross

STATE OF IOWA, MADISON COUNTY, ss:

On this Wh day of Lebrus 2002, before me, the unsigned, a Notary Public in and for said State, personally appeared Steve Montross and Natalie Montross, to me known to be the identical persons named in and show executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

Notary Public in and for the State of Iowa

