

MODIFICATION OF MORTGAGE AND NOTE

WHEREAS, the undersigned parties to that certain note and mortgage dated December 9, 19 85, which mortgage was recorded in the Office of the Recorder of Madison County, Iowa, in Book 144 at Page 474, covering the property described therein, have mutually agreed to reform and modify the said mortgage.

IT IS HEREBY AGREED by and between the parties, for good consideration, as follows:

- 1. The interest rate shall be adjusted to 9.0 %, beginning December 30 19 91, and the monthly payments under said note and mortgage will be changed to \$ 425.50 per month, beginning January 9, 19 92. The present principal balance is \$ 29,000.00.
2. This Modification will also serve to clarify the maturity date of this loan to be December 9, 19 99.
3. All other terms and conditions of the loan shall remain unchanged and in full force and effect, and that said mortgage shall continue as a first lien upon the premises and that neither the obligation evidencing the afore-said indebtedness nor the mortgage securing the same shall in any way be prejudiced by this Modification.

Dated this 28th day of December, 19 91.

WEST DES MOINES STATE BANK (Lender)

By: Rod S. Weikert - Vice President

By: Sherry Levine

John H. Bunch (Borrower)
Mattie M. Bunch (Borrower)

STATE OF IOWA, POLK COUNTY: SS.

On this 28th day of December, 19 91, before me, the undersigned, a Notary Public in and for said County, Iowa, personally appeared Rod S. Weikert Title Vice President and Sherry Levine Title 2nd Vice President of West Des Moines State Bank and the foregoing instrument was signed on behalf of said corporation by authority of its Board of Directors, and the herein-named officers acknowledged the execution of said instrument to be the voluntary act and deed of said West Des Moines State Bank by it voluntarily done and executed.

WITNESS my hand and notarial seal the day and year last above written.



Kathleen McNamara
NOTARY PUBLIC IN AND FOR STATE OF IOWA

STATE OF IOWA, Polk COUNTY, SS:

On this 28th day of December, 19 91, before me, the undersigned Notary Public in and for the State of Iowa, personally appeared John H. and Mattie M. Bunch, to me known to be the legal persons named in and who executed and foregoing instrument, and they acknowledged that they executed the same as their voluntary act and deed.

Sherry Levine
NOTARY PUBLIC IN AND FOR STATE OF IOWA

WHEN RECORDED RETURN TO:
West Des Moines State Bank
1601-22nd Street, West Des Moines, IA 50265

COMPARED

FILED NO. 1543
BOOK 160 PAGE 659

91 DEC 31 AM 8:52

Fee \$5.00

MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA