

WEST DES MOINES STATE BANK
1601 22nd Street
WEST DES MOINES, IOWA 50265

MODIFICATION OF MORTGAGE AND NOTE

WHEREAS, the undersigned parties to that certain note and mortgage dated May 31, 1989, which mortgage was recorded in the Office of the Recorder of Madison County, Iowa, in Book 153 at Page 530, 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 8.50 %, beginning Feb. 1 1992, and the monthly payments under said note and mortgage will be changed to \$ 837.25 per month, beginning March 1, 1992. The present principal balance is \$ 85,000.00.

2. This Modification will also serve to clarify the maturity date of this loan to be Feb. 1, ~~19~~ 2007.

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 7 day of February, 1992.

WEST DES MOINES STATE BANK (Lender)

By: Sherry Levine Second Vice President
By: Rod S. Weikert Vice President

Dan Goering (Borrower)
Diane Goering (Borrower)

STATE OF IOWA, POLK COUNTY: SS.

On this 7 day of February, 1992, before me, the undersigned, a Notary Public in and for said County, Iowa, personally appeared Sherry Levine Title Second Vice President and Rod S. Weikert Title 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 7 day of February, 1992, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared Dan and Diane Goering, to me known to be the identical persons named in and who executed and foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Sherry Levine
NOTARY PUBLIC IN AND FOR STATE OF IOWA



FILED NO. 1897

COMPARED

BOOK 161 PAGE 141

92 FEB 13 AM 10:00

MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA

Fee \$5.00