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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

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This instrument was prepared by CARA MAHANEY, FIRST NATIONAL BANK, 5801 SUNNYBROOK DRIVE, SIOUX CITY, IA 51106, (712) 224-4000
Return To: CARA MAHANEY, FIRST NATIONAL BANK, 5801 SUNNYBROOK DRIVE, SIOUX CITY, IA 51106

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is December 15, 2011. The parties and their addresses are:

MORTGAGOR:

DAVID P RENTZ
HUSBAND
2607 STANGE ROAD
AMES, IA 50010

PENNI M RENTZ
WIFE
2607 STANGE ROAD
AMES, IA 50010

LENDER:

FIRST NATIONAL BANK
Organized and existing under the laws of the United States of America
5801 SUNNYBROOK DRIVE
SIOUX CITY, IA 51106

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated JUNE 9, 2006 and recorded on JUNE 14, 2006 (Security Instrument). The Security Instrument was recorded in the records of MADISON County, Iowa at BOOK 2006, PAGE 2438 and covered the following described Property:

REFER TO ATTACHED EXHIBIT "A"

The property is located in MADISON County at 2671 CUMMING ROAD, VAN METER, Iowa 50261.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

NOTICE. THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$200,000.00. LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS. HOWEVER, THE PRIORITY OF A PRIOR RECORDED MORTGAGE UNDER THIS SECTION DOES NOT APPLY TO LOANS OR ADVANCES MADE AFTER RECEIPT OF NOTICE OF FORECLOSURE OR ACTION TO ENFORCE A SUBSEQUENTLY RECORDED MORTGAGE OR OTHER SUBSEQUENTLY RECORDED OR FILED LIEN.

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) Secured Debts. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A renewal note or other agreement, No. 4270101922, dated December 15, 2011, from Mortgagor to Lender, with a loan amount of \$176,223.40 and maturing on December 15, 2014.

(b) All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Mortgagor's principal dwelling that is created by this Security Instrument. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or limitations of Sections 19(a), 32, or 35 of Regulation Z.

(c) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the 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 of the terms of the Security Instrument shall remain in full force and 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:

David P. Rentz
DAVID P RENTZ

Individually

Penni M. Rentz
PENNI M RENTZ

Individually

LENDER:

FIRST NATIONAL BANK

By Jack E. Guenther

JACK E GUENTHNER, FIRST SENIOR VICE PRESIDENT

ACKNOWLEDGMENT.

(Individual)

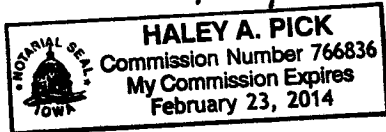
State Iowa OF Story County OF Story ss.

On this 14th day of December, 2011 before me, a Notary Public in the state of Iowa, personally appeared DAVID P RENTZ , HUSBAND, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her voluntary act and deed.

My commission expires:

2/23/14

Haley A. Pick
(Notary Public)



(Individual)

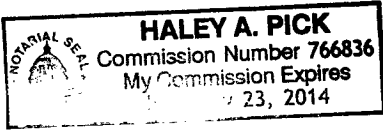
State Iowa OF Story County OF Story ss.

On this 14th day of December, 2011 before me, a Notary Public in the state of Iowa, personally appeared PENNI M RENTZ, WIFE, to me known to be the person named in and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her voluntary act and deed.

My commission expires:

2/23/14

Haley A. Pick
(Notary Public)



(Lender Acknowledgment)

State Iowa OF Fowa County OF Woodbury ss.

On this 15th day of December, 2011 before me, a Notary Public, in and for said county, personally appeared JACK E GUENTHNER, to me personally known, who being by me duly sworn or affirmed did say that that person is FIRST SENIOR VICE PRESIDENT of FIRST NATIONAL BANK and that said instrument was signed on behalf of the said corporation by authority of its board of directors and the said FIRST SENIOR VICE PRESIDENT acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:

Cara Mahaney
(Notary Public)



EXHIBIT "A"

A part of the South Half ($\frac{1}{2}$) of the Northeast Quarter ($\frac{1}{4}$) of Section Two (2), in Township Seventy-six (76) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, lying North and West of county highway G-4-R and described as follows: Commencing at the Southwest corner of the Southeast Quarter ($\frac{1}{4}$) of the Northeast Quarter ($\frac{1}{4}$) of said Section Two (2); thence South $89^{\circ}06'16''$ West, 314.05 feet to a point on the centerline of county highway G-4-R; thence along the centerline of said highway northeasterly along a curve concave southeasterly whose radius is 1910.00 feet, whose arc length is 13.22 feet, and whose chord bears North $38^{\circ}02'10''$ East, 13.22 feet to the point of beginning, thence North $51^{\circ}45'55''$ West, 50.00 feet to a point on the Northwestern right-of-way line of said county highway; thence North $90^{\circ}00'00''$ West, 50.00 feet; thence North $0^{\circ}00'00''$ East 516.08 feet; thence North $90^{\circ}00'00''$ East, 401.99 feet; thence South $0^{\circ}00'00''$ East, 110 feet; thence South $46^{\circ}36'35''$ East, 65.24 feet to a point being on the centerline of said county highway; thence along the centerline of said highway South $43^{\circ}23'25''$ West, 360.78 feet; thence continuing along the centerline of said highway southwesterly along a curve concave southeasterly, whose radius is 1,910.00 feet, whose arc length is 171.86 feet, and whose chord bears thence South $40^{\circ}48'45''$ West, 171.80 feet to the point of beginning and containing 3.8021 acres, more or less;

