

When recorded return to:
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 Oct. 8, 1990 & June 8, 19 90, which mortgage was recorded in the Office of the Recorder of Madison County, Iowa, in Book 156 at Page 505, 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 9.5 %, beginning January 25 19 93, and the monthly payments under said note and mortgage will be changed to \$ 402.00 per month, beginning February 15, 19 93. The present principal balance is \$ 41,480.00.

2. This Modification will also serve to clarify the maturity date of this loan to be February 15, 19 98.

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 23 day of January, 19 93.

WEST DES MOINES STATE BANK (Lender)

By: [Signature]

By: Ther S. Walsh

X [Signature]
James R. Leech (Borrower)
X [Signature]
Linda M. Leech (Borrower)

STATE OF IOWA, POLK COUNTY: SS.

On this _____ day of _____, 19____, before me, the undersigned, a Notary Public in and for said County, Iowa, personally appeared David Ringgenberg Title Vice President and Rod 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.

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

[Signature]
NOTARY PUBLIC IN AND FOR STATE OF IOWA

STATE OF IOWA, Polk COUNTY, SS:

On this _____ day of _____, 19____, before me, the undersigned, a Notary Public in and for the State of Iowa, personally appeared James R. Leech and Linda M. Leech, to me known to be the identical persons named in and who executed and foregoing instrument, and they acknowledged that they executed the same as their voluntary act and deed.

[Signature]
NOTARY PUBLIC IN AND FOR STATE OF IOWA

COMPARED

Fee \$5.00

FILED NO. 1880
BOOK 165 PAGE 39

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MICHELLE UTSLER
RECORDER
MADISON COUNTY, IOWA