



Document 2012 3851

BK: 2012 PG: 3851 Type 04 002 Pages 5

Recorded: 12/18/2012 at 10:17:48.0 AM

Fee Amount: \$27.00

Revenue Tax:

LISA SMITH RECORDER

Madison County, Iowa

INDX ✓
ANNO ✓
SCAN
CHEK

FOR RECORDER'S USE ONLY

Prepared By: LANA C GREGG, LENDING SPECIALIST, State Farm Bank, F.S.B., One State Farm Plaza, Bloomington, IL 61710, (877) 734-2265

ADDRESS TAX STATEMENT:

MEEGAN V SPENCER A/K/A MEEGAN V REPER and DARRYL REPER, 3226 CARVER RD, LORIMOR, IA 50149

RECORDATION REQUESTED BY:

State Farm Bank, F.S.B.; NMLS Company ID 139716; One State Farm Plaza; Bloomington, IL 61710

RETURN TO:

DRI Title & Escrow

13057 W Center Rd Ste #1

Omaha, NE 68144

~~WHEN RECORDED MAIL TO:~~

~~State Farm Bank, F.S.B., P.O. Box 5961, Madison, WI 53705-0961~~

MODIFICATION OF MORTGAGE

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Modification. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Modification. The property address can be found on page 2 of this Modification. The legal description can be found on page 1 of this Modification. The parcel identification number can be found on page 2 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated November 14, 2012, is made and executed between MEEGAN V SPENCER A/K/A MEEGAN V REPER and DARRYL REPER; as Wife and Husband (referred to below as "Grantor") and State Farm Bank, F.S.B., whose address is One State Farm Plaza, Bloomington, IL 61710 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated February 17, 2009 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

RECORDED ON 03/02/2009, IN THE AMOUNT OF \$32,700 AS DOCUMENT NUMBER 2009 584 IN BOOK 2009 AT PAGE 584.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in MADISON County, State of Iowa:

THE FOLLOWING DESCRIBED REAL ESTATE IN MADISON COUNTY, IOWA:

1381812 - 780417

**MODIFICATION OF MORTGAGE
(Continued)**

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Southeast
~~SECTION~~

THE WEST HALF (W 1/2) OF THE SECTION QUARTER (SE 1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION TWENTY-SEVEN (27), TOWNSHIP SEVENTY-FOUR (74) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 3226 CARVER RD, LORIMOR, IA 50149. The Real Property tax identification number is 660 660142728010000 00. The Real Property parcel identification number is 660 660142728010000 00.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

EXTENDING THE MATURITY DATE TO 07/18/2042.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

OCCUPANCY (TITLE). By signing this form, we acknowledge that the intent of our loan is to obtain financing which is, or will be, secured by a dwelling that we will use as our principal residence. If we are not already doing so, we will occupy this residence within 60 days after the closing of our loan.

We also recognize that if we do not inhabit the residence as we have agreed to, we may be in default. If that occurs, State Farm Bank, F.S.B. will have the right to recall our loan, and to demand the immediate payment of the full balance due, plus any other expenses incurred in this respect. (FREE TYPE FIELD)

MODIFICATION OF MORTGAGE
(Continued)

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED NOVEMBER 14, 2012.

GRANTOR:

x Megan V Spencer - Reper
MEEGAN V SPENCER A/K/A MEEGAN V REPER

x Darryl Reper
DARRYL REPER

LENDER:

STATE FARM BANK, F.S.B.

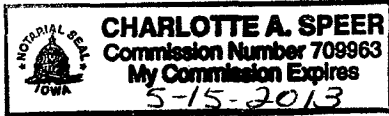
x Tanya Abshire
Authorized Signer Tanya Abshire

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

On this 21 day of November, A.D., 20 12, before me, a Notary Public in and for said County and State, personally appeared **MIEGAN V SPENCER A/K/A MIEGAN V REPER and DARRYL REPER, as Wife and Husband**, to me known to be the persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.



Charlotte A. Speer
Notary Public in the State of IOWA
Charlotte A. Speer

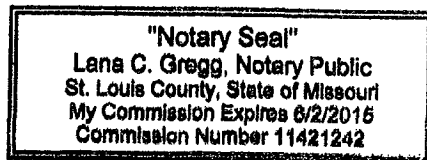
LENDER ACKNOWLEDGMENT

STATE OF Missouri)
) SS
COUNTY OF St. Louis)

On this 29th day of November, A.D., 20 12, before me, the undersigned Notary Public in said County and State, personally appeared Tanya Abshire and known to me to be the Bank Officer, authorized agent for **State Farm Bank, F.S.B.** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **State Farm Bank, F.S.B.**, duly authorized by **State Farm Bank, F.S.B.** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **State Farm Bank, F.S.B.**.

By Lana C. Gregg
Lana C. Gregg
Notary Public in and for the State of MO.

Residing at St. Louis County, Mo.
My commission expires 6-2-2015



**MODIFICATION OF MORTGAGE
(Continued)**

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