



Document 2013 414

BK: 2013 PG: 414 Type 04 002 Pages 3
Recorded: 2/6/2013 at 10:45:55.0 AM
Fee Amount: \$17.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

INDX ✓
ANNO ✓
SCAN
CHEK

Prepared by: Paulette Noyes
Record and return by mail to:
Home Equity Service Center
1 Mortgage Way Po Box 5449
Mount Laurel, NJ 08054
Attn: Lori Butler - Mailstop DC
Loan No: 7110219958
515 848-0208

AMENDMENT TO AGREEMENT AND MORTGAGE

THIS AMENDMENT is made by and between Charles Schwab Bank, whose street address is 1 Mortgage Way PO Box 5449, Mt. Laurel, NJ 08054 ("Lender"), and **Paul J. Heffron, a married person, and Kelly L. Heffron, a married person,** ("Borrower") who resides at 2627 160th Street, Van Meter, IA 50261;

WHEREAS, on **February 29, 2008** Lender established a home equity line of credit account (the "Account") in the name of Mortgage with a maximum line of credit available under the Account in the amount of **\$146,764.00**; and

WHEREAS, in order for the Account to be established, Borrower/Mortgagor executed certain documents, including, but not limited to, an Agreement/Promissory Note (the "Agreement") and a Deed to Secure Debt and Assignment of Rents (the "MORTGAGE"); and

WHEREAS, the MORTGAGE was recorded on **March 24, 2008**, as **Document No. 2008 961 in Book 2008 and Page 961** in the official records of Madison County, State of Iowa and encumbers the property described therein; and

WHEREAS, Mortgagor requests that Lender decrease the maximum line of credit available under the Account to **\$89,750.00**; and

WHEREAS, in order for Lender to decrease the maximum line of credit available under the Account to such amount, the Agreement and the MORTGAGE must be amended to reflect the decreased amount.

NOW THEREFORE, for and in consideration of the above and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto, intending to be legally bound hereby, agree as follows:

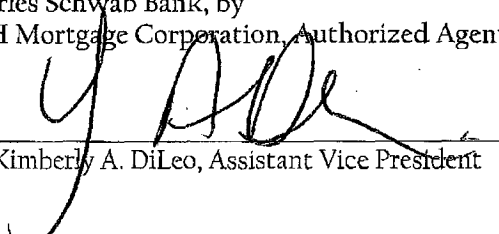
1. The Agreement and the MORTGAGE are hereby amended to reflect that the maximum line of credit available under the Account, and the maximum principal amount secured by the MORTGAGE, is now **\$89,750.00**.

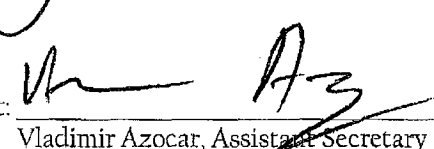
2. Except as specifically modified hereby, the Agreement and the MORTGAGE are hereby ratified and confirmed in all respects and remain in full force and effect.

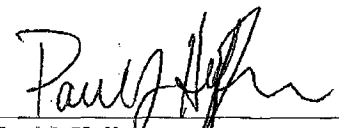
Loan No. 7110219958

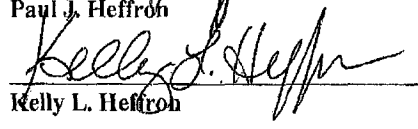
IN WITNESS WHEREOF, Lender and Mortgagor have executed this Amendment as of the
31 day of May 2010.

Charles Schwab Bank, by
PHH Mortgage Corporation, Authorized Agent

By: 
Kimberly A. DiLeo, Assistant Vice President

Attest: 
Vladimir Azocar, Assistant Secretary


Paul J. Heffron


Kelly L. Heffron

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

On May 31, 2012, before me, Amy Allen, a Notary Public in and for said state, personally appeared Kimberly A. DiLeo & Vladimir Azocar, Assistant Vice President and Assistance Secretary, respectively, of the Corporation that executed the within instrument, personally known to me to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, that by their signatures on the instrument the corporation upon behalf of which they acted executed the instrument, and that the instrument is the free act and deed of the corporation.

WITNESS my hand and official seal.



Notary's Signature: *Amy Allen*
Name: Amy Allen
Notary Public, State of New Jersey
Commission No.: 2376890
My Commission Expires: August 13, 2013

STATE OF Iowa
COUNTY OF Polk

On June 22 2012 before me, Bryant A. Tjeerdsma, a Notary Public in and for said county, personally appeared Paul J. Heffron & Kelly L. Heffron, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Notary's Signature: *Bryant A. Tjeerdsma*
Name: Bryant A. Tjeerdsma
Notary Public, State of Iowa
Commission No.: 772564
My Commission Expires: 4-11-15