



Document 2013 801

Book 2013 Page 801 Type 04 002 Pages 3

Date 3/19/2013 Time 11:50 AM

Rec Amt \$17.00

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

FOR RECORDER'S USE ONLY

Prepared By: **DEB BRANDT, ASSISTANT BRANCH MANAGER, METABANK, 4848 86th St, Urbandale, IA 50322, (515) 309-9800**

RECORDATION REQUESTED BY:

METABANK, CENTRAL IOWA, 418 6th Ave, Suite 205, DES MOINES, IA 50309

WHEN RECORDED MAIL TO:

METABANK, CENTRAL IOWA, 4848 86th STREET, URBANDALE, IOWA 50322

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 1 of this Modification. The legal description can be found on page 1 of this Modification. The parcel identification number can be found on page 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated 03-12-2013, is made and executed between **TIMOTHY E OWENS** and **SHAREE OWENS, AS HUSBAND AND WIFE** (referred to below as "Grantor") and **METABANK**, whose address is 418 6th Ave, Suite 205, DES MOINES, IA 50309 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 15, 2003 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

Recorded March 21, 2003 in Book 2003, Page 1588, in Madison County, Iowa; Modified March 27, 2008, and recorded on April 4, 2008 in Book 2008, Page 1102 in Madison County, Iowa .

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

LOT 4 WEST COURT 2ND ADDITION, AN OFFICIAL PLAT, NOW INCLUDED IN AND FORMING A PART OF THE CITY OF WINTERSET, MADISON COUNTY, IOWA

The Real Property or its address is commonly known as 111 S. 10TH AVENUE, WINTERSET, IA 50273. The Real Property parcel identification number is 820004100040000.

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

Credit Limit reduced from \$38,000.00 to \$17,000.00; Maturity extended to 3-20-2018; .

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

MODIFICATION OF MORTGAGE
(Continued)

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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED 03-12-2013.

GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

GRANTOR:

X Timothy E. Owens
TIMOTHY E OWENS

X Sharee Owens
SHAREE OWENS

LENDER:

METABANK

X Deb Brandt
DEB BRANDT, Loan Officer

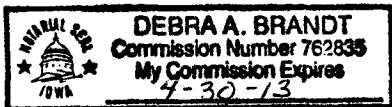
INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)

) SS

COUNTY OF Polk)

On this 12th day of March, A.D., 2013, before me, a Notary Public in and for said County and State, personally appeared **TIMOTHY E OWENS and SHAREE OWENS, as Husband and Wife**, 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.



Debra A. Brandt
Notary Public in the State of Iowa

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Polk)

On this 12th day of March, A.D., 2013, before me, the undersigned Notary Public in said County and State, personally appeared **DEB BRANDT** and known to me to be the **Loan Officer**, authorized agent for **METABANK** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **METABANK**, duly authorized by **METABANK** 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 **METABANK**.

By *[Signature]*
Notary Public in and for the State of Iowa

Residing at Urbandale
My commission expires 8/12/13

