



Document 2013 3343

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Fee Amount: \$17.00

Revenue Tax:

LISA SMITH RECORDER

Madison County, Iowa

INDX  
ANNO  
SCAN  
CHEK

RECORDING REQUESTED BY:  
MORTGAGE CONNECT LP  
260 AIRSIDE DRIVE  
MOON TWP, PA 15108

WHEN RECORDED MAIL TO:  
MORTGAGE CONNECT LP  
260 AIRSIDE DRIVE  
MOON TWP, PA 15108

### SUBORDINATION OF MORTGAGE

FROM West Bank, with its primary office address at 1601 22nd St. Wm, IA (hereinafter called "Mortgagee")

TO Bank of America, with its primary office address at 19 Research Park Ct St Charles Mo 63304 (hereinafter called "Lender")

Whereas, Mortgagee is the holder of a valid mortgage granted to Everett L. Kenoyer, Sr., and Sheri S Kenoyer (hereinafter called "Owner") covering certain real property owned by Owner and located at 1183 Warren Avenue, Cumming, IA 50061. More fully described on Exhibit "A" hereto and incorporated herein (hereinafter called "Property"). Said mortgage secured a note dated 10/15/2007 in favor of West Bank in the original principal sum of \$120,000.00, which recorded on 10/15/2007 in the Madison County Recorder's Office, at in Book 2007, Page 3827, (hereinafter the "prior mortgage"); and

WHEREAS, Owner has executed, or is about to execute a mortgage (hereinafter referred to as "Lender's Security Instrument") and note not to exceed the sum of \$82,800.00, dated 10/16/13, in favor of Lender, payable with interest and upon the terms and conditions described therein, which Lender's Security Instrument is to be recorded concurrently herewith; and

Whereas, the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00

1. Subordination of Lien: The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the LENDER'S Mortgage has been recorded first in time to the PRIOR MORTGAGE and so that all public records will reflect LENDER'S Mortgage superior in lien to the PRIOR MORTGAGE.

2. This subordination shall be binding upon and insure to the benefit of the respective heirs, successors and assigns of MORTGAGE and LENDER.

WITNESS this the 3 day of October, 2013

ATTEST:

[Signature]

West Bank  
Name of Corporation  
1601 22nd St. WDM, IA 50266  
Bobbi Jo Kemble  
Print Name  
First Vice President  
Title

STATE OF Iowa  
COUNTY OF Polk

On this the 3rd day of October, 2013, before me, the undersigned officer of the state and county mentioned, personally appeared Bobbi Jo Kemble, with whom I am personally acquainted (proven to me on the basis of satisfactory evidence), and who further acknowledged that she is the First Vice President (title) of the maker or constituent of the maker and is authorized by the maker or its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

[Signature]  
NOTARY PUBLIC

My Commission expires: 11/29/13



**EXHIBIT A**

All our right, title, interest, estate, claim and demand in the following described real estate in Madison County, Iowa:

Parcel "B" in the southeast quarter of the southeast quarter of section 12, Township 77 north, range 26 west of the 5th P.M., Madison County, Iowa more particularly described as follows:

Beginning at the northeast corner of the southeast quarter of the southeast quarter of the southeast quarter of section 12, Township 77 north range 26 west of the 5th P.M., Madison County, Iowa; thence south 00 degrees 14' 42" 328.25 feet along the east line of said southeast quarter of the southeast quarter; thence south 83 degrees 33' 30" west 392.78 feet; thence north 02 degrees 53' 45" west 326.96 feet to a point on the north line of said southeast quarter of the southeast quarter; thence north 83 degrees 33' 30" east 408.00 feet to the point of beginning containing 3.00 acres including 0.404 acres of County Road right-of-way.

Tax ID: Parcel: 011011288003000