



Document 2015 3543

Book 2015 Page 3543 Type 04 003 Pages 3
Date 11/25/2015 Time 1:55:46PM
Rec Amt \$17.00

INDX ✓
ANNO ✓
SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

SECOND HOME RIDER

Preparer Information: (Name, address and phone number)

Connie L. Siefkas, American State Bank, 809 North John Wayne Drive,
Winterset, IA 50273
Phone #515-462-5090

✓ Return Document to: (Name and complete address)

Connie L. Siefkas, American State Bank, 809 North John Wayne Drive,
Winterset, IA 50273

Taxpayer Information:

RYAN C. NELSON
MAGDALENA NELSON

Attachment to Real Estate Mortgage filed in Book 2015 Page 2669 on 9/10/2015
at the office of the Madison County Recorder in Iowa.

SECOND HOME RIDER

THIS SECOND HOME RIDER is made this **10th** day of **September 2015**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to **Iowa Bankers Mortgage Corporation, Corporation** (the "Lender") of the same date and covering the Property described in the Security Instrument (the "Property"), which is located at:

**804 N 4th Ave
Winterset, IA 50273**

[Property Address]

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Sections 6 and 8 of the Security Instrument are deleted and are replaced by the following:

6. Occupancy. Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's second home.

**MULTISTATE SECOND HOME RIDER—Single Family—
Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

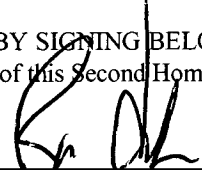
Form 3890 1/01


**MULTISTATE
ITEM 7099L1
(042209)
3451046**

**GreatDocs®
(Page 1 of 2)
3451046**

ORCA MAR

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Second Home Rider.

 _____ (Seal)
Ryan C Nelson -Borrower

 _____ (Seal)
Magdalena Nelson -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

**MULTISTATE SECOND HOME RIDER—Single Family—
Fannie Mac/Freddie Mac UNIFORM INSTRUMENT**

Form 3890 1/01

**MULTISTATE
ITEM 7099L2
(042209)
3451046**

**GreatDocs®
(Page 2 of 2)
3451046**