

**BK: 2016 PG: 375**  
**Recorded: 2/10/2016 at 8:16:37.0 AM**  
**Fee Amount: \$17.00**  
**Revenue Tax:**  
**LISA SMITH RECORDER**  
**Madison County, Iowa**

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**FOR RECORDER'S USE ONLY**

**Prepared By: Amanda Baumgartner, Commercial Loan Processor, Community 1st Credit Union, 235 Richmond Ave, PO Box 737, Ottumwa, IA 52501, (641) 683-6418**

**ADDRESS TAX STATEMENT:**

**Community 1st Credit Union, Ottumwa Richmond, 235 Richmond Ave, PO Box 737, Ottumwa, IA 52501**

**RECORDATION REQUESTED BY:**

**Community 1st Credit Union, Ottumwa Richmond, 235 Richmond Ave, PO Box 737, Ottumwa, IA 52501**

**WHEN RECORDED MAIL TO:**

**Community 1st Credit Union, Ottumwa Richmond, 235 Richmond Ave, PO Box 737, Ottumwa, IA 52501**

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**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 2 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

**THIS MODIFICATION OF MORTGAGE dated February 5, 2016, is made and executed between Darcy A. Hutchison and Jerry Hutchison a/k/a Gerald A. Hutchison, wife and husband, whose address is 3174 310th St., Truro, IA 50257 (referred to below as "Grantor") and Community 1st Credit Union, whose address is 235 Richmond Ave, PO Box 737, Ottumwa, IA 52501 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated June 30, 2015 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

**Recorded July 2, 2015 in Book 2015 Page 1851 in Madison County, Iowa.**

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

**MODIFICATION OF MORTGAGE  
(Continued)**

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The West 35 acres of the Northwest Quarter (1/4 ) of the Northeast Quarter (1/4) of Section Twenty-two (22), Township Seventy-four (74) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa


The Real Property or its address is commonly known as 3174 310th St., Truro, Iowa which includes 35 acres more or less of agricultural land located in Madison County, IA 50257.


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

**Principal Increase to \$225,000.00 and Extend Maturity Date to February 5, 2036.**

**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.


**GRANTOR:**

X   
Darcy A. Hutchison

X   
Jerry Hutchison a/k/a Gerald A. Hutchison

**LENDER:**

**COMMUNITY 1ST CREDIT UNION**

X   
Authorized Signer Keisha Thompson

MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Madison )

This record was acknowledged before me on 2-February 5, 2016 by Darcy A. Hutchison and Jerry Hutchison a/k/a Gerald A. Hutchison, wife and husband.

Kim Thompson  
Notary Public in and for the State of Iowa  
My commission expires 12-4-2018



LENDER ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Warren )

This record was acknowledged before me on February 5, 2016 by Keisha Thompson as Lender of Community 1st Credit Union.

Blakely Walsh  
Notary Public in and for the State of Iowa  
My commission expires July 10, 2016

