

BK: 2016 PG: 1747
Recorded: 6/21/2016 at 11:52:57.0 AM
Fee Amount: \$17.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: Brandi L. Chapman, Loan Operations Manager, Two Rivers Bank & Trust, 222 N Main St, Burlington, IA 52601, (319) 753-9142

RECORDATION REQUESTED BY:

Two Rivers Bank & Trust, Westown, 4320 Westown Parkway, Suite 100, West Des Moines, IA 50266

WHEN RECORDED MAIL TO:

Two Rivers Bank & Trust, 222 N. Main St., P.O. Box 728, Burlington, IA 52601



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

THIS MODIFICATION OF MORTGAGE dated June 20, 2016, is made and executed between Timothy J. Schneider and Pamela K. Schneider, Husband and Wife, whose address is 355 88th St Unit 5207, West Des Moines, IA 52066 (referred to below as "Grantor") and Two Rivers Bank & Trust, whose address is 4320 Westown Parkway, Suite 100, West Des Moines, IA 50266 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 27, 2015 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Recorded September 8, 2015 at Madison County Recorder in Book 2015, Page 2631.

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

Lot Five (5) of Phase I, Timber Ridge Estates, located in the Northeast Quarter (1/4) of Section Twenty-nine (29) in Township Seventy-seven (77) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa.

The Real Property or its address is commonly known as Lot 5 Timber Ridge Estates, Van Meter, IA 50261.

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

The purpose of this Modification of Mortgage is to extend the Maturity Date to September 1, 2046.

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

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 420421067

Page 2

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 ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JUNE 20, 2016.

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

GRANTOR:

x *Timothy J. Schneider*
Timothy J. Schneider

x *Pamela K. Schneider*
Pamela K. Schneider

LENDER:

TWO RIVERS BANK & TRUST

x *Katherine Wheeler*
Katherine Wheeler, Vice President, Mortgage Lending
Manager

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Polk)



This record was acknowledged before me on June 20, 2016 by Timothy J. Schneider and Pamela K. Schneider.

Katie M. Wheeler
Notary Public in and for the State of IA
My commission expires 2-21-17

MODIFICATION OF MORTGAGE
(Continued)

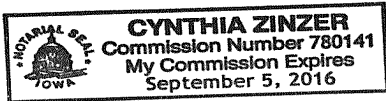
Loan No: 420421067

Page 3

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF POIK)

This record was acknowledged before me on June 30, 2014 by Katherine Wheeler as Vice President, Mortgage Lending Manager of Two Rivers Bank & Trust.



C. Zinzer
Notary Public in and for the State of IA
My commission expires 9/05/16