

BK: 2016 PG: 3807
Recorded: 12/13/2016 at 10:38:48.0 AM
Fee Amount: \$17.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: Jen Alberts, Loan Processor, Lincoln Savings Bank, 3254 Kimball Ave, Waterloo, IA 50702, (319) 788-6441

RECORDATION REQUESTED BY:
Lincoln Savings Bank, Clive Office, 13523 University Ave, Clive, IA 50325

WHEN RECORDED MAIL TO:
Lincoln Savings Bank, Clive Office, 13523 University Ave, Clive, IA 50325

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 December 12, 2016, is made and executed between Mary F. Davis a/k/a Mary Frances Davis and Joshua R. David a/k/a Joshua Ray Davis, Joint Tenants with the Right of Survivorship (referred to below as "Grantor") and Lincoln Savings Bank, whose address is 13523 University Ave, Clive, IA 50325 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 9, 2016 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Book 2016, Page 1626 on 6/10/2016.

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

Lot Thirty (30) of PHASE II, TIMBER RIDGE ESTATES, located in the Northeast Quarter (1/4) of Section Twenty-nine (29) in Township Seventy-seven (77) North, Range Twenty-six (2) West of the 5th P.M., Madison County, Iowa, except Parcel "F", located therein, continuing 0.20 acres, more or less, as shown in Plat of Survey filed in Book 2006, Page 5246 on December 19, 2006, in the Office of the Recorder of Madison County, Iowa.

The Real Property or its address is commonly known as 2985 142nd Ct., Van Meter, IA 50261. The Real Property parcel identification number is 031012920300000.

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

The credit limit is hereby increased to \$522,000.00 and the maturity date is hereby extended to June 12, 2017.

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

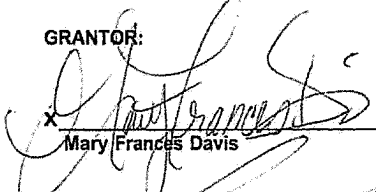
**MODIFICATION OF MORTGAGE
(Continued)**

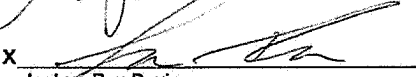
that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED DECEMBER 12, 2016.

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

GRANTOR:

X 
Mary Frances Davis

X 
Joshua Ray Davis

LENDER:

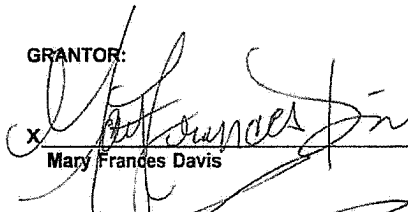
LINCOLN SAVINGS BANK

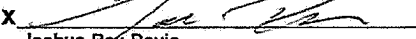
X 
Tim Bonert, Vice President

NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED DECEMBER 12, 2016.

GRANTOR:

X 
Mary Frances Davis

X 
Joshua Ray Davis

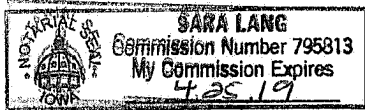
MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF IOWA)
) SS
COUNTY OF POLK)

This record was acknowledged before me on December 12th, 2016 by Mary Frances Davis and Joshua Ray Davis.



Sara Lang
Notary Public in and for the State of Iowa
My commission expires 4.25.19

LENDER ACKNOWLEDGMENT

STATE OF _____)
) SS
COUNTY OF _____)

This record was acknowledged before me on _____, 20____ by Tim Bonert as Vice President of Lincoln Savings Bank.

Notary Public in and for the State of _____
My commission expires _____