

BK: 2017 PG: 1552
Recorded: 5/17/2017 at 8:56:59.0 AM
Fee Amount: \$17.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: EMILY RICE , LOAN PROCESSOR, THE FIRST NATIONAL BANK IN CRESTON, 801 W. Taylor Street, Creston, IA 50801, (641) 782-5599

RECORDATION REQUESTED BY:

THE FIRST NATIONAL BANK IN CRESTON, Consumer Branch, 801 W. Taylor Street, Creston, IA 50801

WHEN RECORDED MAIL TO:

FIRST NATIONAL BANK IN CRESTON, 101 WEST ADAMS STREET, CRESTON, IA 50801

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 May 5, 2017, is made and executed between Leanna K Dunham, A SINGLE PERSON (referred to below as "Grantor") and THE FIRST NATIONAL BANK IN CRESTON, whose address is 801 W. Taylor Street, Creston, IA 50801 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 29, 2012 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

REAL ESTATE MORTGAGE RECORDED IN THE OFFICE OF THE MADISON COUNTY RECORDER ON 6.5.2012 IN BOOK 2012 ON PAGE 1634.

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

PARCEL "A" LOCATED IN THE SOUTHEAST QUARTER (1/4) OF THE NORTHEAST QUARTER (1/4) AND IN THE NORTHEAST QUARTER (1/4) OF THE SOUTHEAST QUARTER (1/4) ALL IN OF SECTION THIRTY (30), TOWNSHIP SEVENTY-FIVE (75) NORTH, RANGE TWENTY-NINE (29) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, CONTAINING 4.90 ACRES, AS SHOWN IN THE PLAT OF SURVEY FILED IN BOOK 2007, PAGE 2391 ON JUNE 12, 2007, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA.

The Real Property or its address is commonly known as 2647 Bittersweet Ave, Winterset, IA 50273-8498.

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

EXTEND MORTGAGE MATURITY DATE TO 5.29.2037.

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

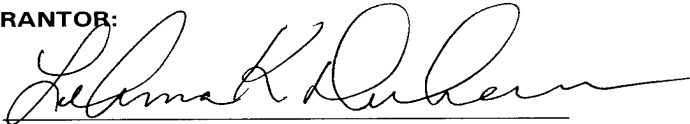
**MODIFICATION OF MORTGAGE
(Continued)**

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 MAY 5, 2017.

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

GRANTOR:

x 

Leanna K Dunham

LENDER:

THE FIRST NATIONAL BANK IN CRESTON

x 

Randall Joseph Ringsdorf, Assistant 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 MAY 5, 2017.

GRANTOR:

x 

Leanna K Dunham

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Union)

This record was acknowledged before me on May 8, 20 17 by Leanna K Dunham.



Emily Rice
Notary Public in and for the State of IA
My commission expires 6.15.19

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Union)

This record was acknowledged before me on May 8, 20 17 by Randall Joseph Ringsdorf as Assistant Vice President of THE FIRST NATIONAL BANK IN CRESTON.



Emily Rice
Notary Public in and for the State of IA
My commission expires 6.15.19