



Document 2018 124

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

FOR RECORDER'S USE ONLY

Prepared By: Jessica Fisher, Loan Administrator, CLARKE COUNTY STATE BANK, 139 S. MAIN, P.O. BOX 487, OSCEOLA, IA 50213, (641) 342-6581

ADDRESS TAX STATEMENT:

Larry K Bishop and Ruth M Bishop, 220 E. Jefferson, Osceola, IA 50213

RECORDATION REQUESTED BY:

CLARKE COUNTY STATE BANK, 139 S. MAIN, P.O. BOX 487, OSCEOLA, IA 50213

WHEN RECORDED MAIL TO:

CLARKE COUNTY STATE BANK, 139 S. MAIN, P.O. BOX 487, OSCEOLA, IA 50213

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 January 9, 2018, is made and executed between Larry K Bishop and Ruth M Bishop, whose address is 220 E. Jefferson, Osceola, IA 50213 (referred to below as "Grantor") and CLARKE COUNTY STATE BANK, whose address is 139 S. MAIN, P.O. BOX 487, OSCEOLA, IA 50213 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 23, 2017 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Recorded September 1, 2017 in Book 2017 Page 2765.

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

Lot Six (6) of Walnut Cove Estates Subdivision, Plat No. 1, located in the East Half (1/2) of the Northwest Quarter (1/4) of Section Twenty-five (25), 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 1413 Walnut Lane, Cumming, IA 50061.

**MODIFICATION OF MORTGAGE
(Continued)**

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

The mortgage amount will increase from \$275,000.00 to \$330,000.00.

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 ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED JANUARY 9, 2018.

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

GRANTOR:

x Larry K. Bishop
Larry K Bishop

x Ruth M. Bishop
Ruth M Bishop

LENDER:

CLARKE COUNTY STATE BANK

x Nicole Jacobson
Nicole Jacobson, Loan Officer

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Clarke)

This record was acknowledged before me on January 9, 20 18 by Nicole Jacobson as Loan Officer of CLARKE COUNTY STATE BANK.



Jessica Fisher
Notary Public in and for the State of IA
My commission expires 8-24-20