

**BK: 2019 PG: 1363**  
**Recorded: 5/14/2019 at 2:24:44.0 PM**  
**Pages 3**  
**County Recording Fee: \$17.00**  
**Iowa E-Filing Fee: \$3.00**  
**Combined Fee: \$20.00**  
**Revenue Tax:**  
**LISA SMITH RECORDER**  
**Madison County, Iowa**

**FOR RECORDER'S USE ONLY**

**Prepared By: ROD WEIKERT, WEST BANK, 1601 22ND STREET, WEST DES MOINES, IA 50266,**  
**(515) 222-2300**

**RECORDATION REQUESTED BY:**

**WEST BANK, MAIN BANK, 1601 22ND STREET, WEST DES MOINES, IA 50266**

**WHEN RECORDED MAIL TO:**

**WEST BANK, MAIN BANK, 1601 22ND STREET, WEST DES MOINES, IA 50266**

**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 2, 2019, is made and executed between **FRED J. DOWIE, JR. and JULIANNE L. DOWIE; HUSBAND AND WIFE** (referred to below as "Grantor") and **WEST BANK**, whose address is **1601 22ND STREET, WEST DES MOINES, IA 50266** (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated May 1, 2009 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

**ORIGINAL MORTGAGE FILED 4/30/09 IN MADISON COUNTY BOOD 2009 PAGE 1280.**

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

THE NORTHWEST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) OF SECTION THIRTY-TWO (32), TOWNSHIP SEVENTY-SIX (76) NORTH, RANGE TWENTY-SIX (26) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA, EXCEPTING THEREFROM THAT PART OF PARCEL "B" WHICH LIES THEREIN, CONTAINING 2.749 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2, PAGE 555, ON MARCH 24, 1995, IN THE OFFICE OF OF THE RECORDER OF MADISON COUNTY, IOWA; AND EXCEPTING THEREFROM THAT PART OF PARCEL "C" WHICH LIES THEREIN, CONTAINING 18.423 ACRES, AS SHOWN IN PLAT OF SURVEY FILED IN BOOK 2003, PAGE 876 ON FEBRUARY 18, 2003, IN THE OFFICE OF THE RECORDER OF MADISON COUNTY, IOWA.

The Real Property or its address is commonly known as 2160 TERRACE AVENUE, WINTERSSET, IA 50273.

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

**EXTEND MATURITY DATE TO 5/1/2039 AND INCREASE MORTGAGE AMOUNT TO \$3,000,000.00.**

**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,

MODIFICATION OF MORTGAGE  
(Continued)


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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 MAY 2, 2019.

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

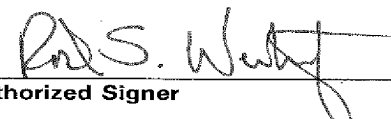
GRANTOR:

  
FRED J. DOWIE, JR.

x   
JULIANNE L. DOWIE

LENDER:

WEST BANK


x   
Authorized Signer  
ROD WEIKERT, SENIOR VICE PRESIDENT

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Polk )

This record was acknowledged before me on May 14, 2019 by FRED J. DOWIE, JR. and JULIANNE L. DOWIE, HUSBAND AND WIFE.



  
Notary Public in and for the State of Iowa  
My commission expires 3-26-2022

MODIFICATION OF MORTGAGE  
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Polk )

This record was acknowledged before me on May 14, 2019 by Rod S. Weikert as Sv. Vice President of WEST BANK.



[Signature]  
Notary Public in and for the State of Iowa  
My commission expires 3-24-2022