

BK: 2019 PG: 1371
Recorded: 5/15/2019 at 9:12:35.0 AM
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: MERRIE PUTZ, LOAN OPERATIONS SPECIALIST, MIDWEST HERITAGE BANK, FSB ,
1025 BRADEN AVE, CHARITON, IA 50049, (515) 343-5883

ADDRESS TAX STATEMENT:

STEPPING STONES CHILD CARE CENTER, INC.; 701 SOUTH 3RD AVE.; WINTERSSET, IA 50273

RECORDATION REQUESTED BY:

MIDWEST HERITAGE BANK, FSB ; MOBILE LENDERS; 1025 BRADEN AVE; CHARITON, IA 50049

WHEN RECORDED MAIL TO:

MIDWEST HERITAGE BANK, FSB, 1025 BRADEN AVE, P O BOX 331, CHARITON, IA 50049

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 14, 2019, is made and executed between STEPPING STONES CHILD CARE CENTER, INC., whose address is 701 SOUTH 3RD AVE., WINTERSSET, IA 50273 (referred to below as "Grantor") and MIDWEST HERITAGE BANK, FSB , whose address is 1025 BRADEN AVE, CHARITON, IA 50049 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 12, 2016 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

Recorded December 14, 2016 in Book 2016 Page 3827 in the office of the Madison County Recorder.

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

LOTS THREE (3) AND FOUR (4) IN BLOCK FOUR (4), AND THE SOUTH 45 FEET OF VACATED ARNOLD STREET LYING NORTH OF SAID LOTS, IN JENKINS' ADDITION TO THE TOWN OF WINTERSSET, IN MADISON COUNTY, IOWA.

The Real Property or its address is commonly known as 701 SOUTH 3RD AVENUE, WINTERSSET, IA 50273.

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

Increasing the Mortgage amount to \$225,000.

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

MODIFICATION OF MORTGAGE
(Continued)

Loan No: 174615-4

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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 14, 2019.

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

GRANTOR:

STEPPING STONES CHILD CARE CENTER, INC.

By: Angela Jo Kirk
ANGELA JO KIRK, President of STEPPING STONES CHILD CARE CENTER, INC.

LENDER:

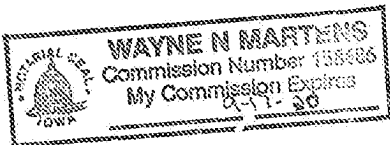
MIDWEST HERITAGE BANK, FSB

X Wayne Martens
Wayne Martens, VP, Ag/Commercial Lender

CORPORATE ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

This record was acknowledged before me on May 14, 2019 by ANGELA JO KIRK, President of STEPPING STONES CHILD CARE CENTER, INC..



Wayne N Martens
Notary Public in and for the State of Iowa
My commission expires 4-17-20

MODIFICATION OF MORTGAGE
(Continued)

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LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

This record was acknowledged before me on May 14, 2019 by Wayne Martens as VP, Ag/Commercial Lender of MIDWEST HERITAGE BANK, FSB.



Merrie R. Putz
Notary Public in and for the State of IA
My commission expires 12-17-2020