
Prepared By and Return to: Sara Morton, Northwest Bank, 1607 W 18th Street, Spencer, IA
51301 Phone: 712-262-4100

LOAN MODIFICATION AGREEMENT

LOT FIVE (5) OF LIMESTONE ESTATES LOCATED IN THE WEST HALF (1/2) OF THE
SOUTHEAST QUARTER (1/4) OF SECTION TWENTY-FIVE (25); TOWNSHIP SEVENTY-
SEVEN (77) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE 5TH P.M., MADISON
COUNTY, IOWA, AND LOT 4 IN SUNGOLD PARK PLAT 4, AN OFFICIAL PLAT, NOW
INCLUDED IN AND FORMING A PART OF THE CITY OF URBANDALE, POLK
COUNTY, IOWA.

Loan No. 63012878

THIS AGREEMENT made and entered into in duplicate at Spencer, Iowa this 22nd
day of **September, 2021** by and between, **Christopher T Bach and Courtney N Bach,**
Husband and Wife, hereinafter called "debtor", whether one or more, and Northwest Bank,
hereinafter called "Lender",

WITNESSETH AS FOLLOWS:

WHEREAS, the debtors acknowledge that they owe the Lender the sum of **Four
Hundred Seventeen Thousand Seven Hundred Fifty Three and NO/100-----
Dollars, (\$417,753.00)**, as of **June 10, 2020** on account of a note secured by the
mortgage dated **June 10, 2020** executed by "**Debtors**" and recorded in, **Document 2020
2067 on June 12, 2020** and **modified on May 19, 2021** and recorded in **BK: 2021 PG:
2161 on May 26, 2021** of the records of the Recorder of **Madison County**, state of **Iowa**,
subsequently assigned to or by Lender as applicable.

WHEREAS, the undersigned, owner of said premises, has found it necessary and does
hereby request a modification of the terms of said loan for the following reasons:

Modified to extend maturity date 60 days to November 1, 2021

THEREFORE, it is hereby agreed that, as of the date of this Agreement, the available
balance of said indebtedness is **Four Hundred Seventeen Thousand Seven Hundred Fifty
Three and NO/100-----Dollars, (\$417,753.00)** all of which the undersigned promises to
pay with interest at **4.2500%** per annum until paid and that the same shall be payable **interest
only payments through the first day of October, 2021**, and that the loan which is secured by
the mortgage shall be due and payable on the **1st day of November, 2021** and that in all other
respects the loan contract and the mortgage securing said loan shall remain in full force and
effect.

NORTHWEST BANK

By Kay M Lampert
Kay M Lampert, Vice President

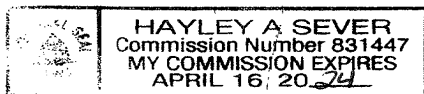
By Angela J Lampert
Angela J Lampert, Vice President

X Christopher T Bach Debtor/
Christopher T Bach Mortgagor
X Courtney N Bach Debtor/
Courtney N Bach Mortgagor

STATE OF IOWA

POIK COUNTY] ss.

On this 24th day of **September, 2021** before me, the undersigned, a Notary Public in the State of Iowa, personally appeared, **Christopher T Bach and Courtney N Bach, Husband and Wife**, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

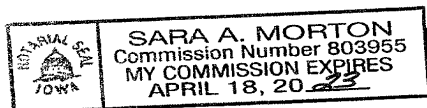


Hayley Sever
Notary Public in the State of Iowa

STATE OF IOWA

CLAY COUNTY] ss.

On the 24th day of **September, 2021**, before me, the undersigned, a Notary Public in the State of Iowa, personally appeared Kay M Lamport and Angela J Lampert, to me personally known, who being by me duly sworn, did say that they are the Vice President and Vice President respectively, of said corporation executing the within and foregoing instrument, that said instrument was signed on behalf of said corporation by authority of its Board of Directors; and that the said Kay M Lamport and Angela J Lampert, as such officers acknowledge the execution of said instrument to be the voluntary act and deed of said corporation, by it and by them voluntarily executed. This corporation has no seal.



Sara A. Morton
Notary Public in the State of Iowa