

BK: 2024 PG: 1731
Recorded: 7/19/2024 at 9:19:09.0 AM
Pages 3
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

**Prepared By: Jodi Landry, Loan Processor, EARLHAM SAVINGS BANK , 130 NORTH CHESTNUT AVE,
EARLHAM, IA 50072, (515) 758-2251**

ADDRESS TAX STATEMENT:

**EARLHAM SAVINGS BANK , EARLHAM - (515) 758-2251, 130 NORTH CHESTNUT AVE,
EARLHAM, IA 50072**

RECORDATION REQUESTED BY:

**EARLHAM SAVINGS BANK , EARLHAM - (515) 758-2251, 130 NORTH CHESTNUT AVE,
EARLHAM, IA 50072**

WHEN RECORDED MAIL TO:

**EARLHAM SAVINGS BANK , EARLHAM - (515) 758-2251, 130 NORTH CHESTNUT AVE,
EARLHAM, IA 50072**

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 2 of this Modification. The legal description can be found on page 2 of this Modification. The parcel identification number can be found on page 2 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated July 19, 2024, is made and executed between MICHAEL DWAIN KOCH AKA MICHAEL D. KOCH, whose address is 1276 PRAIRIEVIEW AVENUE, VAN METER, IA 50261 and CINDY LEA KOCH AKA CINDY L. KOCH, whose address is 1276 PRAIRIEVIEW AVE, VAN METER, IA 50261-8572; As husband and wife (referred to below as "Grantor") and EARLHAM SAVINGS BANK , whose address is 130 NORTH CHESTNUT AVE, EARLHAM, IA 50072 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 11, 2023 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

Filed May 11, 2023 Book 2023 Page 1024 in the Office of the Recorder, Madison County, Iowa.

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

**MODIFICATION OF MORTGAGE
(Continued)**

Page 2

See the exhibit or other description document which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as RURAL ROUTE, VAN METER, IA 50261. The Real Property parcel identification number is 110022286004000.

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

Maturity date is hereby extended to June 1, 2064.

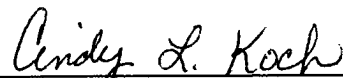
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 JULY 19, 2024.

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

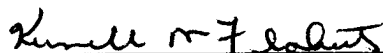
GRANTOR:

X 
MICHAEL DWAIN KOCH AKA MICHAEL D. KOCH

X 
CINDY LEA KOCH AKA CINDY L. KOCH

LENDER:

EARLHAM SAVINGS BANK

X 
Kenneth M. Flaherty, Vice President

MODIFICATION OF MORTGAGE
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

This record was acknowledged before me on July 19, 2024 by MICHAEL DWAIN KOCH AKA MICHAEL D. KOCH and CINDY LEA KOCH AKA CINDY L. KOCH, As husband and wife.



Kenneth M. Flaherty
Notary Public in and for the State of Iowa
My commission expires 6-21-2026

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

This record was acknowledged before me on July 19, 2024 by Kenneth M. Flaherty as Vice President of EARLHAM SAVINGS BANK.



Hannah Link

Hannah Link
Notary Public in and for the State of Iowa
My commission expires 7/25/25