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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

FOR RECORDER'S USE ONLY

Prepared By: ADAM HOTZ, BANK OF THE WEST, 1070 73RD STREET, CLIVE, IA 50311,
(515) 657-6333

RECORDATION REQUESTED BY:

BANK OF THE WEST, CLIVE, 1070 73RD STREET, CLIVE, IA 50311

✓ WHEN RECORDED MAIL TO:

BANK OF THE WEST, CONSUMER PRODUCT SERVICING, P.O. BOX 5167, SAN RAMON, CA
94583-5167

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 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated April 20, 2012, is made and executed between ROBERT M CUPP and CINTHIA L CUPP, HUSBAND AND WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND NOT TENANTS IN COMMON, whose address is 455 NW 3RD STREET, EARLHAM, IA 50072 (referred to below as "Grantor") and BANK OF THE WEST, whose address is 1070 73RD STREET, CLIVE, IA 50311 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated August 13, 2007 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

A MORTGAGE DATED AUGUST 13, 2007 IN THE AMOUNT OF \$60,000.00 RECORDED AS DOCUMENT NUMBER 2007 3302 ON AUGUST 27, 2007 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:

THE EAST HALF (1/2) OF THE WEST TWO-THIRDS (2/3) OF LOT FOUR (4) IN BLOCK THREE (3)

**MODIFICATION OF MORTGAGE
(Continued)**

Page 2

OF WILSON'S ADDITION TO THE TOWN OF EARLHAM, MADISON COUNTY, IOWA.

The Real Property or its address is commonly known as 455 NW 3RD STREET, EARLHAM, IA 50072.

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

THE CREDIT LIMIT IS BEING REDUCED FROM \$60,000.00 TO \$30,000.00.

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 APRIL 20, 2012.

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

GRANTOR:

x 
ROBERT M CUPP

x 
CINTHIA L CUPP

LENDER:

BANK OF THE WEST

x 
Authorized Signer Sue Crockett
Vice President

ACKNOWLEDGEMENT / JURAT CERTIFICATE ATTACHED

MODIFICATION OF MORTGAGE
(Continued)

Page 3

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa

COUNTY OF Polk



On this 23 day of April, A.D., 20 12, before me, a Notary Public in and for said County and State, personally appeared **ROBERT M CUPP and CINTHIA L CUPP**, to me known to be the persons named in and who executed the foregoing instrument and acknowledged that they executed the same as their voluntary act and deed.

Cris Aguilar
Notary Public in the State of

Iowa

LENDER ACKNOWLEDGMENT

STATE OF Iowa

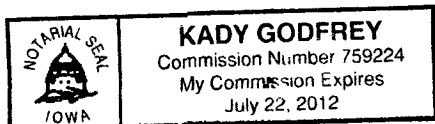
COUNTY OF Polk

On this 23 day of April, A.D., 20 12, before me, the undersigned Notary Public in said County and State, personally appeared Crystal Aguilar and known to me to be the Branch Sales Mgr, authorized agent for **BANK OF THE WEST** that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of **BANK OF THE WEST**, duly authorized by **BANK OF THE WEST** through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of **BANK OF THE WEST**.

By Kady Godfrey
Notary Public in and for the State of IA

Residing at Bank of the West
My commission expires 7.22.12

ACKNOWLEDGEMENT / JURAT CERTIFICATE ATTACHED



**MODIFICATION OF MORTGAGE
(Continued)**

Page 4

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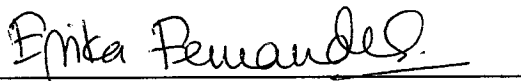
Acknowledgment

State of California
County of Contra Costa ss

On 04/27/2012, before me, Erika Fernandes, Notary Public personally appeared SUE CROCKETT, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature of Notary Public

Erika Fernandes

(My Commission Expires on: October 9, 2015)



(Notary Seal)