



Document 2012 2465

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LISA SMITH, COUNTY RECORDER  
MADISON COUNTY IOWA

**Prepared by and Return To:**

Christen J. Beckmann  
CitiMortgage, Inc.  
14700 Citicorp Drive, MS 4112  
Hagerstown, MD 21742  
Loan 1120324025

**MORTGAGE MODIFICATION AND RELEASE AGREEMENT**

This Mortgage Modification and Release Agreement is entered into as of the 10<sup>th</sup> day of August 2012, by and between Citibank, N.A., successor in interest by merger to Citicorp Trust Bank, FSB ("Mortgagee"), whose address is 14700 Citicorp Drive, MS 4112, Hagerstown, MD 21742 and Jason Mrzena and Ginger L. Mrzena, husband and wife, ("Mortgagor"), whose address is 515 N 1<sup>st</sup> Avenue, Winterset, IA 50273.

WITNESSETH, WHEREAS, Mortgagor gave Citicorp Trust Bank, FSB, that certain Mortgage dated April 25, 2007, recorded May 03, 2007, in the Office of the Recorder of Deeds in Madison County, Iowa, as Document No. 2007 1824 in Book 2007 at Page 1824, to secure a note in the original principal amount of \$59,745.44 (the Mortgage) and;

WHEREAS, the Mortgage is currently held by the Mortgagee, Citibank, N.A., as successor in interest by merger to Citicorp Trust Bank, FSB, and;

WHEREAS, It has come to the attention of the Mortgagor and Mortgagee that there was an error in the legal description reflected in the Mortgage such that property other than that owned by the Mortgagor was encumbered by the Mortgage, and;

WHEREAS, the parties hereto wish to modify the Mortgage, such that the property which was described in the Mortgage is released from the Mortgage and the property owned by the Mortgagor and which was intended to be encumbered by the Mortgage be encumbered by the Mortgage.

NOW, therefore, for One and no/100 Dollars (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto hereby agree and acknowledge as follows:

1. The recitals set forth above are true and correct and are incorporated herein as fully as if set forth below.
2. Mortgagee hereby does remise, release, quit claim, exonerate and discharge from the lien and operation of the Mortgage all that property more particularly described in the Mortgage, to wit:

**ALL THAT PARCEL OF LAND IN MADISON COUNTY, STATE OF IOWA, AS DESCRIBED IN DEED BOOK 2001, PAGE 4011, ID# 8208200005040000000, BEING KNOWN AND DESIGNATED AS: THE SOUTH HALF (1/2) OF LOTS THREE (3) AND FOUR (4) OF PITZER & KNIGHT'S ADDITION TO THE CITY OF WINTERSET, MADISON COUNTY, IOWA, BY FEE SIMPLE DEED FROM THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C.**

AS SET FORTH IN DEED BOOK 2001, PAGE 4011 DATED 09/07/2001 AND RECORDED 09/10/2001  
MADISON COUNTY RECORDS, STATE OF IOWA.

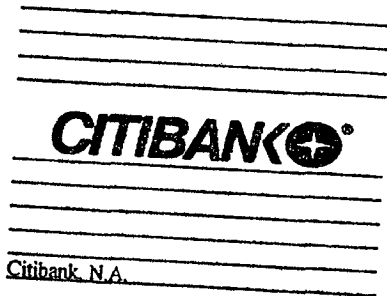
3. The Mortgagor and Mortgagee hereby agree and acknowledge that the Mortgage is modified to substitute the property more particularly described below for and in place of, the property inadvertently described in the Mortgage:

ALL THAT PARCEL OF LAND IN MADISON COUNTY, STATE OF IOWA, AS DESCRIBED IN DEED BOOK 2001, PAGE 4011, ID# 820 820000540000000, BEING KNOWN AND DESIGNATED AS: THE SOUTH HALF (1/2) OF LOTS THREE (3) AND FOUR (4), in BLOCK FOUR (4) OF PITZER & KNIGHT'S ADDITION TO THE CITY OF WINTERSET, MADISON COUNTY, IOWA, BY FEE SIMPLE DEED FROM THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON, D.C. AS SET FORTH IN DEED BOOK 2001, PAGE 4011 DATED 09/07/2001 AND RECORDED 09/10/2001 MADISON COUNTY RECORDS, STATE OF IOWA.

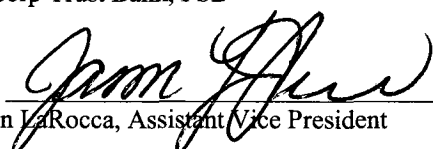
BEING PARCEL ID 820 82000054040000 00  
PROPERTY ADDRESS: 515 N 1<sup>ST</sup> AVENUE, WINTERSET, IA 50273

4. Mortgagor hereby ratifies, confirms and restates all of the representations, covenants and/or warranties set forth in the Mortgage as to the Property described herein.

IN WITNESS WHEREOF, the parties hereto have set forth their hands and seals as of the date first set forth above.



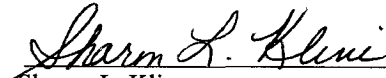
Citibank, N.A., successor in interest by merger to  
Citicorp Trust Bank, FSB

By:   
Jason LaRocca, Assistant Vice President

State of Maryland  
County of Washington

On August 10, 2012, before me, Sharon L. Kline, Notary Public personally appeared Jason LaRocca, personally known to me to be the person whose name is subscribed to the within Document and acknowledged to me that he executed same in her capacity, and that by his signature on the Document the person or entity upon behalf of which the person acted, executed the Document.

Witness my hand and official seal.

  
Sharon L. Kline

My Commission expires August 02, 2013



SHARON L. KLINE  
Washington County  
State of Maryland  
My Commission Expires Aug. 2, 2013