

BK: 2018 PG: 2938
Recorded: 9/11/2018 at 4:04:10.0 PM
Fee Amount: \$27.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

Space Above This Line For Recording Data

This instrument was prepared by Nicole Brown, Central Bank, 3800 100th Street, Urbandale, IA 50322, 515-254-9000
Return To: Nicole Brown, Central Bank, 3800 100th Street, Urbandale, IA 50322

MODIFICATION OF MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is August 17, 2018. The parties and their addresses are:

MORTGAGOR:

DOUG VAN PELT

Spouse of Stephanie Van Pelt
4720 Cherrywood Lane
Winterset, IA 50273-0268

STEPHANIE VAN PELT

Spouse of Doug Van Pelt
4720 Cherrywood Lane
Winterset, IA 50273-0268

LENDER:

CENTRAL BANK

Organized and existing under the laws of Iowa
5070 Mills Civic Parkway
West Des Moines, IA 50265

1. BACKGROUND. Mortgagor and Lender entered into a security instrument dated July 23, 2008 and recorded on August 5, 2008 (Security Instrument). The Security Instrument was recorded in the records of Madison County, Iowa at Book 2008, Page 2430 and covered the following described Property:

Doug Van Pelt
Iowa Real Estate Modification
IA/4XXNBROWN00000000001544029091118N

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Initials _____
Page 1



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LOT TWENTY-SEVEN (27) OF CEDAR WOODS PLAT ONE (1) LOCATED IN THE SOUTHEAST QUARTER (1/4) OF SECTION EIGHTEEN (18), TOWNSHIP SEVENTY-SIX (76) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., CITY OF WINTERSET, MADISON COUNTY, IOWA

The property is located in Madison County at 4720 Cherrywood Lane, Winterset, Iowa 50273.

2. MODIFICATION. For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

A. Secured Debt. The secured debt provision of the Security Instrument is modified to read:

(1) **Secured Debts and Future Advances.** The term "Secured Debts" includes and this Security Instrument will secure each of the following:

(a) **Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 1043812, dated July 23, 2008, from Mortgagor to Lender, with a maximum credit limit of \$75,153.30.

(b) **Future Advances.** All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(c) **All Debts.** All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing. This Security Instrument will not secure any debt for which a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. This Security Instrument will not secure any debt for which a security interest is created in "margin stock" and Lender does not obtain a "statement of purpose," as defined and required by federal law governing securities. This Modification

will not secure any other debt if Lender, with respect to that other debt, fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act (Regulation Z) or the Real Estate Settlement Procedures Act (Regulation X) that are required for loans secured by the Property.

(d) Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

3. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

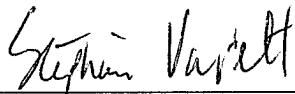
4. CONTINUATION OF TERMS. Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of this Modification.

MORTGAGOR:



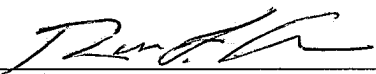
Doug Van Pelt



Stephanie Van Pelt

LENDER:

Central Bank

By 

Russell L Asman, Personal Banker

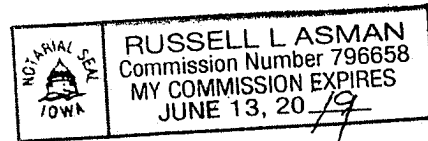
ACKNOWLEDGMENT.

State OF Iowa, County OF Polk ss.

On this 17th day of August 2018 before me, a Notary Public in the State of Iowa, personally appeared Doug Van Pelt, spouse of Stephanie Van Pelt, and Stephanie Van Pelt, spouse of Doug Van Pelt, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their voluntary act and deed.

My commission expires:

[Signature]
(Notary Public)

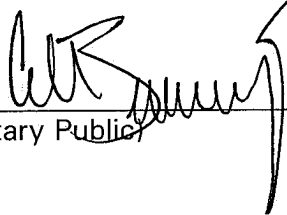


(Lender Acknowledgment)

State OF Iowa, County OF Polk ss.

On this 17th day of August 2018 before me, a Notary Public, in and for said county, personally appeared Russell L Asman, to me personally known, who being by me duly sworn or affirmed did say that that person is Personal Banker of Central Bank and that said instrument was signed on behalf of the said corporation by authority of its board of directors and the said Personal Banker acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:


(Notary Public)

