



Document 2019 3094

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

_____ State of Iowa _____ Space Above This Line For Recording Data _____

Prepared By: GRANT NORTHWAY
UNION STATE BANK
611 W. HWY 92,
WINTERSET, IA 50273 1-515-462-2161
Return To: UNION STATE BANK
611 W. HWY 92
P.O. BOX 110
WINTERSET, IA 50273

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 09-24-2019
_____. The parties and their addresses are:

MORTGAGOR: WILLIS J. MILLER AND MIRIAM E. MILLER, HUSBAND AND WIFE
3164 CARVER RD
LORIMOR, IA 50149

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments. The Addendum is located on _____.

LENDER: UNION STATE BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA
611 W. HWY 92
P.O. BOX 110
WINTERSET, IA 50273

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 09-12-2016
_____ and recorded on 09-13-2016 _____. The Security Instrument was
recorded in the records of MADISON
County, Iowa at BOOK 2016, PAGE 2679 _____. The property is located
in MADISON _____ County at 3164 CARVER RD, LORIMOR,
IA 50149 _____.

The property is described as: (If the legal description of the property is not on page one of
this Security Instrument, it is located on PAGE 10 _____.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 35,000.00
LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS.

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. *(Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)*

REAL ESTATE MORTGAGE DATED 09/12/2016 BETWEEN WILLIS J. MILLER AND MIRIAM E. MILLER AND UNION STATE BANK. THIS MODIFICATION WILL INCREASE AMOUNT SECURED BY THIS MORTGAGE TO A TOTAL OF \$45,000.00

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$45,000.00 which is a \$10,000.00 increase decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security Instrument.

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

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

NOTICE TO CONSUMER
(For purposes of this Notice, "You" means Mortgagor)

1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time with penalty and may be entitled to receive a refund of unearned charges in accordance with law. 4. If you prepay the unpaid balance, you may have to pay a minimum charge not greater than seven dollars and fifty cents.

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

MORTGAGOR:

Willis Miller 9-24-19
(Signature) WILLIS J. MILLER (Date)

Miriam E. Miller 9-24-19
(Signature) MIRIAM E. MILLER (Date)

(Signature) (Date)

LENDER: UNION STATE BANK

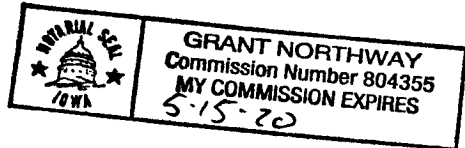
By [Signature]
GRANT NORTHWAY, AVP

ACKNOWLEDGMENT:

(Individual) STATE OF IOWA _____, COUNTY OF MADISON _____ } ss.
On this 24TH day of SEPTEMBER, 2019, before me, a
Notary Public in the state of Iowa, personally appeared WILLIS J. MILLER;
MIRIAM E. MILLER, HUSBAND AND WIFE 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: 5-15-20
(Seal)

[Signature]
(Notary Public)



ACKNOWLEDGMENT:

(Lender) STATE OF IOWA, COUNTY OF MADISON } ss.
On this 24TH day of SEPTEMBER, 2019, before me, a
Notary Public in the state of Iowa, personally appeared GRANT NORTHWAY
AVP, to me personally known, who
being by me duly sworn or affirmed did say that person is AVP
AVP of said entity, (that seal affixed to said instrument is the
seal of said entity or no seal has been procured by said entity) and that said
instrument was signed and sealed, if applicable, on behalf of the said entity by
authority of its GRANT NORTHWAY and the said
AVP
acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires:
(Seal)


(Notary Public)



Loan origination organization
NMLS ID
Loan originator
NMLS ID