

**BK: 2019 PG: 4098**  
**Recorded: 12/26/2019 at 10:18:59.0 AM**  
**Pages 3**  
**County Recording Fee: \$17.00**  
**Iowa E-Filing Fee: \$3.00**  
**Combined Fee: \$20.00**  
**Revenue Tax:**  
**LISA SMITH RECORDER**  
**Madison County, Iowa**

**FOR RECORDER'S USE ONLY**

**Prepared By: AmyJo Trueg, Loan Processor, Lincoln Savings Bank, 3254 Kimball Avenue, Waterloo, IA 50702, (319) 233-1900**

**RECORDATION REQUESTED BY:**

**Lincoln Savings Bank, Adel Office, 312 Nile Kinnick Drive, Adel, IA 50003**

**WHEN RECORDED MAIL TO:**

**Lincoln Savings Bank, Adel Office, 312 Nile Kinnick Drive, Adel, IA 50003**

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**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 1 of this Modification. The legal description can be found on page 1 of this Modification. The parcel identification number 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 December 18, 2019, is made and executed between Stephen C. Keller and Amy M. Keller; husband and wife (referred to below as "Grantor") and Lincoln Savings Bank, whose address is 312 Nile Kinnick Drive, Adel, IA 50003 (referred to below as "Lender").**

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated February 26, 2018 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

**Recorded 03/01/18 in Madison County, Book 2018, Page 680.**

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

Parcel "E" located in the East Half (E1/2) of the Northeast Quarter (1/4) and the Northeast Quarter (1/4) of the Southeast Quarter (1/4) of Section Four (4), Township Seventy-five (75) North, Range Twenty-seven (27) West of the 5th P. M., Madison County, containing 18.952 acres, as shown in Plat of Survey filed in Book 3, Page 584 on May 31, 2000, in the Office of the Recorder of Madison County, Iowa

The Real Property or its address is commonly known as 2497 225th Trail, Winterset, IA 50273. The Real Property parcel identification number is 520100400030000.

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

**The credit limit is here by increased to \$109,750.00**

**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

**MODIFICATION OF MORTGAGE  
(Continued)**


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 DECEMBER 18, 2019.**

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

GRANTOR:

X   
\_\_\_\_\_  
Stephen C. Keller

X   
\_\_\_\_\_  
Amy M. Keller

LENDER:

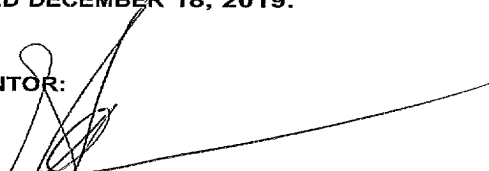
LINCOLN SAVINGS BANK

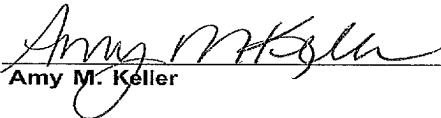
X   
\_\_\_\_\_  
Kristi Fuller, AVP/Personal Banker

**NOTICE OF WAIVER OF HOMESTEAD EXEMPTION**

**GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED DECEMBER 18, 2019.**

GRANTOR:

X   
\_\_\_\_\_  
Stephen C. Keller

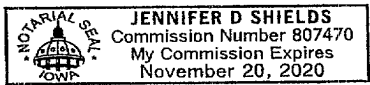
X   
\_\_\_\_\_  
Amy M. Keller

MODIFICATION OF MORTGAGE  
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Dallas )

This record was acknowledged before me on December 18, 2019 by **Stephen C. Keller and Amy M. Keller, husband and wife.**

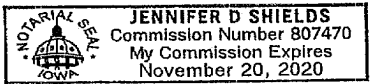


Jennifer D Shields  
Notary Public in and for the State of IA  
My commission expires 11/20/20

LENDER ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Dallas )

This record was acknowledged before me on December 18, 2019 by **Kristi Fuller as AVP/Personal Banker of Lincoln Savings Bank.**



Jennifer D Shields  
Notary Public in and for the State of IA  
My commission expires 11/20/20