

BK: 2020 PG: 3794
Recorded: 10/5/2020 at 2:26:45.0 PM
Pages 5
County Recording Fee: \$27.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$30.00
Revenue Tax:
LISA SMITH RECORDER
Madison County, Iowa

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

Prepared By:

Erin Thrap 515-961-7000
1510 North 1st St., PO Box 677
Indianola, IA 50125

Return To:

City State Bank - Indianola
1510 North 1st St., PO Box 677
Indianola, IA 50125

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is October 03,
2020. The parties and their addresses are:

MORTGAGOR: Joshua J Beck & Heather M Beck, Husband and Wife, 2977 Valleyview Avenue, Truro, IA
50257

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

LENDER: City State Bank, 1510 North 1st St., PO Box 677, Indianola, IA 50125

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated July 25, 2020
_____ and recorded on July 28, 2020 _____. The Security Instrument was
recorded in the records of The Madison County Recorder
County, Iowa at Book 2020, Page 2718 _____. The property is located
in Madison _____ County at 2977 Valleyview Avenue, Truro, IA 50257
_____.

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 5 _____.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 65,000.00
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.)*

Securing Credit for Joshua & Heather Beckfor property described as Exhibit "A" (attached) for property located at 2977 Valleyview Ave., Truro, IA 50257

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$65,000.00 which is a \$15,000.00 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: Joshua & Heather Beck

(Signature) Joshua J Beck

10/03/2020

(Date)

(Signature) Heather M Beck

10/31/20

(Date)

(Signature)

(Date)

LENDER: City State Bank

By

Jesse R Woerdehoff
Jesse R Woerdehoff

ACKNOWLEDGMENT:

(Individual) STATE OF Iowa, COUNTY OF Warren } ss.
On this 3rd day of October, 2020, before me, a
Notary Public in the state of Iowa, personally appeared Joshua J Beck & Heather M Beck
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:

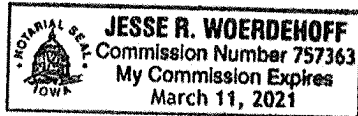
(Seal)

3/11/21

Jesse Woerdehoff

(Notary Public)

Jesse R Woerdehoff

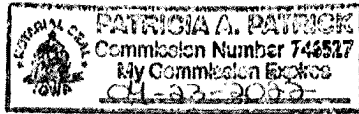


ACKNOWLEDGMENT:

(Lender) STATE OF Iowa, COUNTY OF Warren } ss.
On this 3rd day of October, 2020, before me, a
Notary Public in the state of Iowa, personally appeared Jesse R Woerdehoff
Jesse R Woerdehoff, to me personally known, who
being by me duly sworn or affirmed did say that person is Vice President
Jesse R Woerdehoff 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 Vice President and the said
Jesse R Woerdehoff
acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires:
(Seal)

Patricia A. Petruk
(Notary Public)



Loan origination organization City State Bank
NMLS ID 416698
Loan originator Jesse R Woerdehoff
NMLS ID 721596

Exhibit "A"

The Northeast Quarter (1/4) of the Southeast Quarter (1/4) of Section Nine (9), Township Seventy-four (74) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, EXCEPT a tract of land located therein, containing 14.3129 acres, and more particularly described as follows, to-wit: commencing at the East Quarter corner of said Section Nine (9), thence South 85 degrees 29' West 873.20 feet along the Quarter Section Line, thence South 00 degrees 42' East 273.33 feet, thence North 88 degrees 44' East 553.30 feet, thence South 00 degrees 26' East 195.70 feet, thence South 86 degrees 33' West 145.78 feet, thence South 44 degrees 30' West 200.50 feet, thence south 11 degrees 20' West 236.50 feet, thence South 69 degrees 14' East 689.86 feet; thence North 0 degrees 00' 1,153.80 feet along the Section line to the point of beginning.