

BK: 2023 PG: 1050
Recorded: 5/15/2023 at 8:10:48.0 AM
Pages 4
County Recording Fee: \$22.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$25.00
Revenue Tax:
BRANDY L. MACUMBER, 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.
Indianola, IA 50125

Return To:

Jesse Woerdehoff
1510 North 1st St.
Indianola, IA 50125

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is May 12, 2023.
The parties and their addresses are:

MORTGAGOR: Jamey R Meyer, Spouse of Jocelyn S Meyer and Jocelyn S Meyer, Spouse of Jamey R Meyer, Husband and Wife

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, 801 Main St., PO Box 159, Norwalk, IA 50211

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated April 13, 2022 and recorded on April 14, 2023. The Security Instrument was recorded in the records of The Madison County Recorder County, Iowa at Book: 2022, Page: 1086. The property is located in Madison County at Cumming, Iowa.

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 2.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 190,000.00
. 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.)*

North One-half (N1/2) of Southwest Quarter (SW 1/4), and the West 40 rods of the South 6 rods of the Southeast Quarter (SE 1/4) of the Northwest Quarter (NW 1/4), all in Section Fifteen (15), Township Seventy-seven (77) North Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa.

Modified to increase mortgage amount to \$190,000.00.

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ 190,000.00 which is a \$ 90,000.00 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: Jamey and Jocelyn Meyer

(Signature) Jamey R Meyer 5/12/2023
(Date)

(Signature) Jocelyn S MEyer 5/12/23
(Date)

(Signature) _____ (Date) _____

LENDER: City State Bank

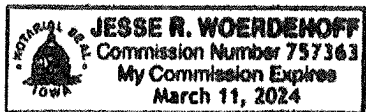
By Jesse Woerdhoff
Jesse Woerdhoff

ACKNOWLEDGMENT:

(Individual) STATE OF Iowa, COUNTY OF Warren } ss.
On this 12th day of May, 2023, before me, a
Notary Public in the state of Iowa, personally appeared Jamey R Meyer and Jocelyn S Meyer
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: 3/11/2024
(Seal)

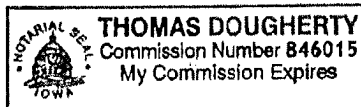
Jesse Woerdhoff
(Notary Public)
Jesse Woerdhoff



ACKNOWLEDGMENT:

(Lender) STATE OF Iowa, COUNTY OF Warren } ss.
On this 12th day of May, 2023, before me, a
Notary Public in the state of Iowa, personally appeared Jesse Woerdehoff
Jesse Woerdehoff, to me personally known, who
being by me duly sworn or affirmed did say that person is Vice President
Jesse 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 Woerdehoff
acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires: 02/15/2026
(Seal) Thomas Dougherty
(Notary Public)



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