



Document 2023 1158

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Rec Amt \$27.00

INDX
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BRANDY MACUMBER, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

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

Prepared By: AMERICAN STATE BANK - WINTERSET

Return To: AMERICAN STATE BANK
809 N. JOHN WAYNE DR
WINTERSET, IA 50273

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 05/11/2023
_____. The parties and their addresses are:

MORTGAGOR: SHAWNA THOMPSON
2552 PERU ROAD
PERU, IA 50222

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

LENDER: AMERICAN STATE BANK - WINTERSET
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA
809 N. JOHN WAYNE DR.
WINTERSET, IA 50273

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 11/23/2020
_____ and recorded on 01/11/2021 _____. The Security Instrument was
recorded in the records of MADISON
County, Iowa at BOOK 2021 PG 117 _____. The property is located
in MADISON County at _____
2552 PERU ROAD PERU, IA 50222 _____.

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 SEE ADDENDUM _____.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 6,000.00
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.)*

THE PROMISARY NOTE SIGNED BY SHAWNA THOMPSON (THE "BORROWER") AND DATED THE SAME DATE AS THIS SECURITY INSTRUMENT (THE "NOTE"). THE NOTE STATES THAT BORROWER OWES LENDER SIX THOUSAND SIX HUNDRED THIRTY-ONE 00/100 DOLLARS (U.S. \$6,631.00) PLUS INTEREST. BORROWER HAS PROMISED TO PAY THIS DEBT IN REGULAR PERIODIC PAYMENTS AND TO PAY THE DEBT IN FULL NOT LATER THAN 05/11/2028.

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ _____ which is a \$ _____ 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:

Shawna Thompson 5/11/23
(Signature) (Date)

(Signature) (Date)

(Signature) (Date)

LENDER:

By _____
REED KALE - ASSISTANT VICE PRESIDENT

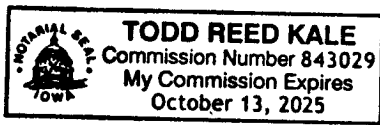
ACKNOWLEDGMENT:

STATE OF IOWA, COUNTY OF MADISON } ss.
(Individual) On this 11TH day of MAY, 2023, before me, a
Notary Public in the state of Iowa, personally appeared _____
SHAWNA THOMPSON 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)

Reed Kale
(Notary Public)

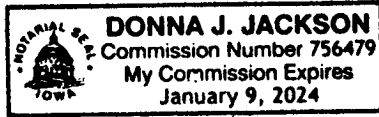


ACKNOWLEDGMENT:

(Lender) STATE OF IOWA, COUNTY OF MADISON } ss.
On this _____ day of _____, before me, a
Notary Public in the state of Iowa, personally appeared REED KALE
_____, to me personally known, who
being by me duly sworn or affirmed did say that person is ASSISTANT VICE PRESIDENT
_____ 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 ASSISTANT VICE PRESIDENT _____ and the said
ASSISTANT VICE PRESIDENT
_____ acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires:
(Seal)

Donna J. Jackson
(Notary Public)



Loan origination organization
NMLS ID 456467
Loan originator
NMLS ID 2428491

A tract of land located in the East Fractional Half ($\frac{1}{2}$) of the Northwest Fractional Quarter ($\frac{1}{4}$) of Section Three (3), Township Seventy-four (74) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, more particularly described as follows to-wit: Commencing at the Southeast corner of the East Fractional Half ($\frac{1}{2}$) of the Northwest Fractional Quarter ($\frac{1}{4}$) of said Section Three (3), running thence in a Northerly direction along the center line of State Highway 307, a distance of 362 feet, thence due West 200 feet, thence in a Southerly direction 361 feet to a point on the South line of said Northwest Fractional Quarter ($\frac{1}{4}$) which is 234 feet due West of the point of beginning, thence due East 234 feet to the place of beginning, EXCEPT the East 74 feet of the North 33 feet thereof.