

BK: 2023 PG: 1371
Recorded: 6/14/2023 at 10:43:12.0 AM
Pages 3
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax:
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

FOR RECORDER'S USE ONLY

Prepared By: Kayla Christian, Loan Processor II, Security National Bank of Omaha, PO Box 31400, Omaha, NE 68131-0400, (402) 344-7300

MODIFICATION OF MORTGAGE



#####074006142023

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 related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated June 14, 2023, is made and executed between Daniel W. Cameron and Janice K. Cameron; as husband and wife (referred to below as "Grantor") and Security National Bank of Omaha, whose address is PO Box 31400, Omaha, NE 68131-0400 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated November 15, 2021 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Register of Deeds, Madison County, IA recorded on November 19, 2021, Book 2021, Page 4782

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

Parcel "A" located in the Northwest Quarter of Section 8, Township 75 North, Range 26 West of the 5th P.M., Madison County, Iowa, as shown on Plat of Survey filed in Book 2002, Page 5108 on October 16, 2002, in the Office of the Recorder of Madison County, Iowa. EXCEPT Parcel "B" being a part of Parcel "A" in the Northwest Quarter of Section 8, Township 75 North, Range 26 West of the 5th P.M., Madison County, Iowa, as shown on Plat of Survey filed in Book 2002, Page 5558 on November 13, 2002, in the Office of the Recorder of Madison County, Iowa, more particularly described as follows: Commencing at the Northwest corner of Section 8, Township 75 North, Range 26, West of the 5th P.M., Madison County, Iowa; thence South 00°30'29" East 580.98 feet along the West line of the Northwest Quarter of said Section 8 to the point of beginning; thence North 86°45'45" East 1317.11 feet to a point on the East line of the Northwest Quarter of the Northwest Quarter of said Section 8; thence South 00°19'43" East 608.22 feet along the East line of said Northwest Quarter of the Northwest Quarter; thence South 87°56'42" West 1055.69 feet; thence South 11°46'31" West 486.43 feet; thence South 89°38'58" West 154.92 feet to a point on the West line of the Northwest Quarter of said Section 8; thence North 00°30'29" West 1048.87 feet to the point of beginning. Subject to County Road right of way.

The Real Property or its address is commonly known as Par A W 1/2 NE Ex Par B, Winterset, IA 50273.

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

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

The credit secured has increased and the Notice on the Mortgage is deleted in its entirety and replaced with the following:



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**MODIFICATION OF MORTGAGE
(Continued)**

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NOTICE: This Mortgage secures credit in the amount of \$200,000.00. 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.

The following definitions within the Mortgage are modified as set forth below:

The definition of "Borrower" is modified to include Daniel W. Cameron, individually.

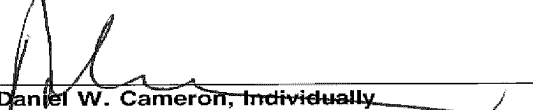
The definition of "Note" is modified to include the guaranty of Daniel Cameron dated November 3, 2022.

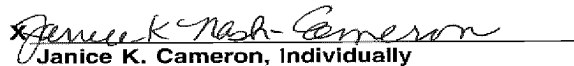
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 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 JUNE 14, 2023.

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

GRANTOR:

X 
Daniel W. Cameron, Individually

X 
Janice K. Cameron, Individually

LENDER:

SECURITY NATIONAL BANK OF OMAHA

X 
Raymond Meister, Senior Vice President



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**MODIFICATION OF MORTGAGE
(Continued)**

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa

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COUNTY OF Dallas

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This record was acknowledged before me on June 14th, 2023 by Daniel W. Cameron, Individually and Janice K. Cameron, Individually, as husband and wife.



Raymond E. Meister
Notary Public in and for the State of Iowa
My commission expires 12.04.24

LENDER ACKNOWLEDGMENT

STATE OF Iowa

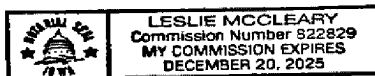
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COUNTY OF Dallas

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This record was acknowledged before me on June 14th, 2023 by Raymond Meister as Senior Vice President of Security National Bank of Omaha.



Leslie McCleary
Notary Public in and for the State of IA
My commission expires 12.20.2025