

BK: 2023 PG: 2322  
Recorded: 9/22/2023 at 9:51:57.0 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: Kim Harford, Commercial Loan Processor III, Collins Community Credit Union, 1005 Blairs Ferry Rd NE, Cedar Rapids, IA 52402-1219, (319) 249-7918

**ADDRESS TAX STATEMENT:**

Kevin E. Reel Trust, 3410 Valley Ridge Ct, West Des Moines, IA 50265

**RECORDATION REQUESTED BY:**

Collins Community Credit Union, Attn: Commercial Lending, 1005 Blairs Ferry Rd NE, Cedar Rapids, IA 52402

**WHEN RECORDED MAIL TO:**

Collins Community Credit Union, Attn: Commercial Lending, 1005 Blairs Ferry Rd NE, Cedar Rapids, IA 52402

---

---

**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 September 21, 2023, is made and executed between Kevin E Reel, not personally but as Trustee on behalf of Kevin E. Reel Trust, whose address is 3410 Valley Ridge Ct, West Des Moines, IA 50265 (referred to below as "Grantor") and Collins Community Credit Union, whose address is 1005 Blairs Ferry Rd NE, Cedar Rapids, IA 52402-1219 (referred to below as "Lender").

**MORTGAGE.** Lender and Grantor have entered into a Mortgage dated March 31, 2023 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Recorded on 4/6/2023 in the office of the Madison County, Iowa Recorder in BK 2023, PG 670.

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

Lot Two (2) in Block Seven (7) of WEST ADDITION to the Original Town of Winterset, Madison County, Iowa

The Real Property or its address is commonly known as 506 W Washington St, Winterset, IA 50273. The Real Property parcel identification number is 820000307020000.

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

Increasing the amount of this mortgage to \$60,000.00.

**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

MODIFICATION OF MORTGAGE  
(Continued)

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 SEPTEMBER 21, 2023.

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

GRANTOR:

KEVIN E. REEL TRUST

By: *KE REEL - Trustee of Kevin E. Reel Trust, KE REEL 9-21-23*  
Kevin E Reel, Trustee of Kevin E. Reel Trust

LENDER:

COLLINS COMMUNITY CREDIT UNION

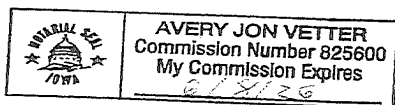
x *Lisa Strait*  
Lisa Strait, Vice President, Commercial Services

TRUST ACKNOWLEDGMENT

STATE OF *Iowa* )  
 ) SS  
COUNTY OF *Dallas* )

This record was acknowledged before me on *September 21<sup>st</sup>*, 20*23* by Kevin E Reel, Trustee of Kevin E. Reel Trust.

*[Signature]*  
Notary Public in and for the State of *IA*  
My commission expires *6/8/26*

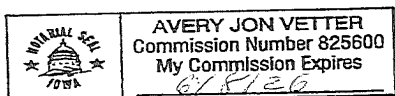


MODIFICATION OF MORTGAGE  
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Iowa )  
 ) SS  
COUNTY OF Dallas )

This record was acknowledged before me on September 21st, 2023 by Lisa Strait as Vice President, Commercial Services of Collins Community Credit Union.



Avery Jon Vetter  
Notary Public in and for the State of IA  
My commission expires 6/8/26