

BK: 2023 PG: 2735
Recorded: 11/6/2023 at 3:08:08.0 PM
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

FOR RECORDER'S USE ONLY

Prepared By: Elizabeth Reitman, Vice President, Fortress Bank, 122 West Boston Ave., Monmouth, IL 61462, (309) 734-9446

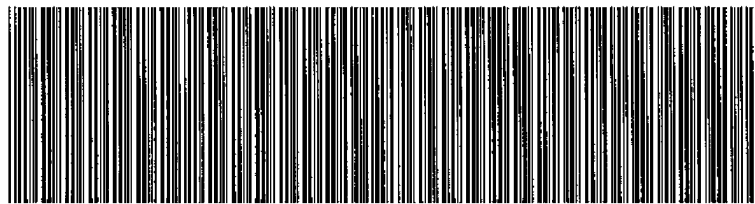
RECORDATION REQUESTED BY:

Fortress Bank, Monmouth , 122 West Boston Ave., Monmouth, IL 61462

WHEN RECORDED MAIL TO:

Fortress Bank, Monmouth , 122 West Boston Ave., Monmouth, IL 61462

MODIFICATION OF MORTGAGE



#####074010272023

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 2 of this Modification. The legal description can be found on page 2 of this Modification. The parcel identification number can be found on page 2 of this Modification. The related document or instrument number can be found on page 2 of this Modification.

THIS MODIFICATION OF MORTGAGE dated October 27, 2023, is made and executed between Jason Randall Clemens and Amber Michelle Clemens; as husband and wife (referred to below as "Grantor") and Fortress Bank, whose address is 122 West Boston Ave., Monmouth, IL 61462 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated March 14, 2023 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

**MODIFICATION OF MORTGAGE
(Continued)**

Page 2

Recorded on March 21, 2023 in the Recorder's Office of Madison County Iowa as Document Number 2023 569 in Book 2023 at Page 569.

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

Lot Two (2) of Bennett Farms Subdivision located in the North Half (1/2) of the Northeast Quarter (1/4) and in the Northeast Quarter (1/4) of the Northwest Quarter (1/4) of Section Eleven (11), Township Seventy-six (76), Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa.

The Real Property or its address is commonly known as 2028 N River School Rd, Winterset, IA 50273. The Real Property tax identification number is 340061120031200. The Real Property parcel identification number is 340061120031200.

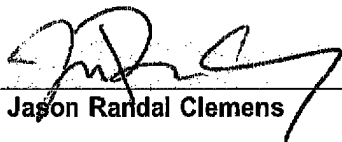
MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

Principal Increase to \$514,800.00.

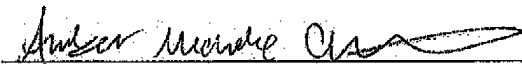
CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right 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 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 OCTOBER 27, 2023.

GRANTOR:

X 

Jason Randal Clemens

X 

Amber Michelle Clemens

MODIFICATION OF MORTGAGE
(Continued)

LENDER:

FORTRESS BANK

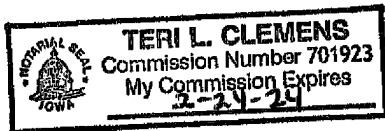
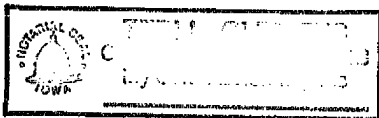
x Elizabeth D. Reitman
Elizabeth D. Reitman, Vice President

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Madison)

This record was acknowledged before me on November 2, 2023 by Jason Randal Clemens and Amber Michelle Clemens, as husband and wife.

Teri L. Clemens
Notary Public in and for the State of Iowa
My commission expires 2-24-24



MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Illinois

COUNTY OF McDonough

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) SS
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This record was acknowledged before me on November 6, 2023 by Elizabeth D. Reitman as Vice President of Fortress Bank.

Cinda Rhoads
Notary Public in and for the State of IL
My commission expires 12/22/2024

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **Fortress Bank**

NMLSR ID: **411364**

Individual: **Elizabeth Reitman**

NMLSR ID: **1552065**