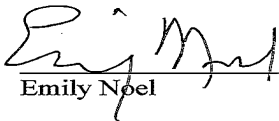


Prepared by/Return to: Seth Koenen, Veridian Credit Union, 1616 Lafayette Street, Waterloo, IA 50703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement, effective as of November 2, 2023, among Emily Noel and Theodore Noel, a married couple, (hereinafter "Borrowers"), and Veridian Credit Union (hereinafter "Lender") agree as follows:

1. On 09/15/2023, Borrowers executed an Adjustable Rate Note and subsequently a Mortgage recorded 09/18/2023, Document 2023 2266, Book 2023, Page 2266, which secured such Note in favor of Lender. It encumbered property locally known as 2589 Saint Charles Rd, Winterset, IA 50273 description of: Parcel "A" located in the Southeast Quarter (1/4) of Section Ten (10), Township Seventy-five (75) North, Range Twenty-seven (27) West of the 5th P.M., Madison County, Iowa, containing 30.75 acres, as shown in Corrected Plat of Survey filed in Book 3, Page 380 on January 25, 1999, in the Office of the Recorder of Madison County, Iowa; INCLUDING Parcel "C" located in the Southeast Quarter (1/4) of the Southeast Quarter (1/4) of said Section Ten (10), Containing 7.07 acres, as shown in Plat of Survey filed in Book 2007, Page 2930 on July 26, 2007, in the Office of the Recorder of Madison County, Iowa. Said Note and Mortgage stated that Borrowers owe Lender Six Hundred Thousand and NO/100 dollars (U.S.\$600,000.00) plus interest.
2. Lender and Borrower(s) hereby agree the current loan balance is Five Hundred Ninety-Nine Thousand Four Hundred Ninety-Five and 93/100 dollars (\$599,495.93) plus interest.
3. Lender and Borrowers hereby agree to amend such Note and Mortgage to DECREASE said principal balance to Two Hundred Ninety-Nine Thousand Four Hundred Ninety-Five and 93/100 dollars (U.S. \$299,495.93) plus interest.
4. Lender and Borrowers hereby agree that the language in said Adjustable Rate Note regarding payments will be modified to provide that Borrowers will make monthly principal and interest payments in the amount of \$1969.13 on the first day of each month beginning 12/1/2023. Payments will be adjusted annually beginning with the 10/01/2030 payment, according to the terms of the original note.
5. Except as otherwise specifically provided in this Modification Agreement, the remaining terms, including but not limited to all the terms in the Note and Mortgage, will remain unchanged and in full effect and the Borrowers and Lender will be bound by and comply with all terms and provisions thereof. This includes but is not limited to Borrowers' compliance with all covenants, agreements and requirements of the Note and Mortgage, such as payment of taxes, insurance premiums, assessments, escrow items, impounds and the like.
6. Nothing in this Modification shall be understood to be a satisfaction or release in whole or in part of the Note or the Mortgage.

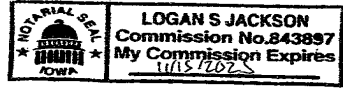

Emily Noel


Theodore Noel

Veridian Credit Union

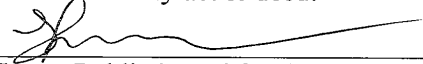
By: 
Seth Koenen, Mortgage Lending Servicing

STATE OF IOWA)
COUNTY OF Polk)



) ss:
)

On this 6th day of November, 2023, before me, a Notary Public in the State of Iowa personally appeared Emily Noel and Theodore Noel, a married couple, to me personally known to be the persons named & who executed the foregoing instrument & acknowledge that they executed the same as their voluntary act & deed.



Notary Public in and for the State of Iowa

STATE OF IOWA)
COUNTY OF Black Hawk)

) ss:
)

On this 20 day of November, 2023, before me, a Notary Public in the State of Iowa personally appeared, Seth Koenen, Mortgage Lending Servicing, to me personally known to be the persons named & who executed the foregoing instrument & acknowledge that they executed the same as her voluntary act & deed.





Notary Public in and for the State of Iowa