

BK: 2023 PG: 677
Recorded: 4/7/2023 at 8:00:44.0 AM
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: Amanda Young, Central State Bank, 109 West Main Street, State Center, IA 50247,
(641) 483-2505**

ADDRESS TAX STATEMENT:

Central State Bank, 109 West Main Street, PO Box 548, State Center, IA 50247

RECORDATION REQUESTED BY:

Central State Bank, 109 West Main Street, PO Box 548, State Center, IA 50247

WHEN RECORDED MAIL TO:

Central State Bank, 109 West Main Street, PO Box 548, State Center, IA 50247

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 2 of this Modification. The legal description can be found on page 1 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 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated 4/5/2023, is made and executed between Amber Thomas and Terrace LaRue Thomas Jr, Wife and Husband (referred to below as "Grantor") and Central State Bank, whose address is 109 West Main Street, PO Box 548, State Center, IA 50247 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated September 28, 2021 (the "Mortgage") which has been recorded in Madison County, State of Iowa, as follows:

Recorded 11/4/2021 at Madison County, Iowa, at BK: 2021 PG: 4579.

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

Lots Four (4), and Four A (4A) of the Replat of Lots Three, Four, Eleven and Twelve of Plat No. 1 of the WOODLAND VALLEY ESTATES SUBDIVISION located in the South Half of the Northeast Quarter of Section Twenty and in the Southwest Quarter of the Northwest Quarter of Section Twenty-one, all in Township Seventy-seven North, Range Twenty six West of the 5th P.M.,

**MODIFICATION OF MORTGAGE
(Continued)**

Madison County, Iowa, together with an undivided interest in all common areas as set forth in the Declaration of Association for Woodland Valley Estates Subdivision filed in Book 2004, Page 6107 of the Madison County Recorder's Office (and any supplements and amendments thereto).

The Real Property or its address is commonly known as 2979 133 Court, Van Meter, IA 50261. The Real Property parcel identification number is 002+031012020041000 & 002+031012020042000.

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

This mortgage will now secure credit in the amount of \$1,450,000.

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 4/5/2023.

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

GRANTOR:

X 

Amber Thomas

X 

Terrace Thomas Jr

MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
)
COUNTY OF Marshall) SS
)

This record was acknowledged before me on April 5, 2023 by Stephanie Smith as Loan Officer of Central State Bank.



Amanda Young
Notary Public in and for the State of Iowa
My commission expires 11/18/2023

Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: **Central State Bank** NMLSR ID: **440300**
Individual: **Stephanie Lynn Smith** NMLSR ID: **440333**