

Document 2023 738

Book 2023 Page 738 Type 04 002 Pages 4 Date 4/13/2023 Time 10:47:37AM

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INDX ANNO SCAN

BRANDY MACUMBER, COUNTY RECORDER MADISON COUNTY 10WA

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\_\_\_\_ State of Iowa \_\_\_\_ \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_ Prepared By: REED KALE AMERICAN STATE BANK - WINTERSET Return To: AMERICAN STATE BANK 809 N. JOHN WAYNE DR WINTERSET, IA 50273 MODIFICATION OF OPEN-END MORTGAGE DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 04/06/2023 . The parties and their addresses are: **MORTGAGOR: BRADY AND REBECCA PUGH** 310 SOUTH 7TH STREET WINTERSET, IA 50273 ☐ If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments. The Addendum is located on LENDER: AMERICAN STATE BANK - WINTERSET ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA 809 N. JOHN WAYNE DR. WINTERSET, IA 50273 BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 11/22/2021 and recorded on 11/29/2021 . The Security Instrument was **MADISON** recorded in the records of BOOK 2021 PAGE 4865 County, lowa at . The property is located in MADISON County at 310 SOUTH 7TH STREET WINTERSET, IA 50273

THE SOUTH HALF (1/2) OF LOTS ONE (1) AND TWO (2) IN BLOCK EIGHTEEN (18) OF LOUGHRIDGE &

CASSIDAY'S ADDITION TO THE TOWN OF WINTERSET, MADISON COUNTY, IOWA.

NOTICE:	THIS MOR	MORT	RTGAGE SECI	ECURE	URES CREDIT IN		THE AMOUNT OF \$			30,000.00			
			LOANS	AND	ADVANC	ES UP	TO TI	HIS /	AMOU				WITH
					ED MORT					ONEI	JII UNS	U	MDEU

MODIFICATION. For value received, Mortgagor and Lender agree to modify the original Security Instrument. Mortgagor and Lender agree that this Modification continues the effectiveness of the original Security Instrument. The Security Instrument was given to secure the original debts and obligations (whether identified as Secured Debts, Sums Secured, or otherwise) that now have been modified. Together with this Modification, the Security Instrument now secures the following debts and all extensions, renewals, refinancings, modifications and replacements. (Include items such as borrower's name, note or contract amounts, interest rates (whether variable), maturity dates, etc.)

THE PROMISARY NOTE SIGNED BY BRADY PUGH AND REBECCA PUGH (THE "BORROWER") AND DATED THE SAME DATE AS THIS SECURITY INSTRUMENT (THE "NOTE"). THE NOTE STATES THAT BORROWER OWES LENDER THIRTY THOUSAND AND 00/100 DOLLARS (U.S. \$30,000.00) PLUS INTEREST. BORROWER HAS PROMISED TO PAY THIS DEBT IS REGUALR PERIODIC PAYMENTS AND TO PAY THE DEBT IN FULL NOT LATER THAN 04/06/2033.

☐ MAXIMUM OBLIGATION L	IMIT. The total princip	al amount secured	by the Security
Instrument at any one time will	not exceed \$		_ 🗆 which is a
\$			
secured. This limitation of am			
validly made pursuant to the			
advances made under the term	s of the Security Instru	ment to protect Lende	er's security and
to perform any of the covenants	contained in the Securit	y Instrument.	

WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the property. Mortgagor also warrants that such same property is unencumbered, except for encumbrances of record.

CONTINUATION OF TERMS. Except as specifically amended in this Modification, all terms of the Security Instrument remain in effect.

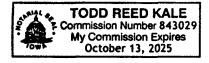
## NOTICE TO CONSUMER

(For purposes of this Notice, "You" means Mortgagor)

1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time with penalty and may be entitled to receive a refund of unearned charges in accordance with law. 4. If you prepay the unpaid balance, you may have to pay a minimum charge not greater than seven dollars and fifty cents.

**SIGNATURES:** By signing below, Mortgagor agrees to the terms and covenants contained in this Modification. Mortgagor also acknowledges receipt of a copy of the Modification.

MORTGA	SOR:		2172 APDAG
			2023APR06
(Signature)	un leh		4-6-23
(Signature)			(Date)
(Signature)			(Date)
LENDER:	. /		
By KEED	ALP KALE - ASSISTANT VICE PRE	SIDENT	
	CLEDGMENT: STATE OFIOWA	, COUNTY OF	MADISON} ss.
(Individual)	On this 6TH day of Notary Public in the state of Iowa BRADY ANI		, before me, a
	known to be the person(s) name and acknowledged that he/she/tl act and deed.		
	My commission expires: (Seal)	Godd to	sed Kali
		(No	otary Public)



ACKNOV	VLEDGIVIEN I:	10111							
	STATE OF	IOWA		_, COUNTY OF	MADISON	} ss.			
(Lender)	On this	6TH	day of	APRIL 2023		before me, a			
	Notary Public in the state of Iowa, personally appeared REED KALE								
				, t	o me personally	known, who			
	being by me duly sworn or affirmed did say that person is ASSISTANT VICE PRESIDENT								
	~ <del></del>		of said	entity, (that seal aff	ixed to said ins	trument is the			
	seal of said	d entity or	no seal ha	is been procured b	y said entity)	and that said			
				d, if applicable, on					
	authority of	f its	ASSISTA	NT VICE PRESIDEN	Τ	_and the said			
	ASSISTANT VICE PRESIDENT								
	acknowledged the execution of said instrument to be the voluntary act and deed of								
	said entity l	by it volunta	rily execute	d. , /	$\Omega$	$\Omega$			
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		sion expires	:	$\mathcal{A}UU$	()/1a ()	$\sim$			
	(S	ieal)		po	(Notary Public)				
	SHE ME	LISSA CALL	STROM	\					
	S Com	mission Numbe	r 782162						
	M. M	y Commission							
	L	January 15,	V/LO						

Loan origination organization NMLS ID 456467 Loan originator NMLS ID 2428491