

BK: 2024 PG: 1782
Recorded: 7/26/2024 at 11:53:35.0 AM
Pages 5
County Recording Fee: \$27.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$30.00
Revenue Tax: \$0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

Prepared By: Jayne Maxwell
611 W Hwy 92
PO Box 110
Winterset, IA 50273

Phone: (515) 462 - 2161

Return To: Jayne Maxwell
611 W Hwy 92
PO Box 110
Winterset, IA 50273

Full Legal Description Located on Page: 2

Lender Name Located on Page: 1

Grantor/Mortgagor/Borrower Name Located on Page: 1

Modification of Mortgage

The date of this Real Estate Modification ("*Modification*") is July 26, 2024.

Mortgagor

THOMAS L MOSS
Spouse of TRACIE L MOSS
As a Joint Tenant with the Right of Survivorship
TRACIE L MOSS
Spouse of THOMAS L MOSS
As a Joint Tenant with the Right of Survivorship
2318 N 8TH AVE
WINTERSET, IA 50273

Lender

Union State Bank
Organized and existing under the laws of the state
of Iowa
611 W Hwy 92
PO Box 110
Winterset, IA 50273

Background. Mortgagor and Lender entered into a Security Instrument dated June 4, 2014 and recorded on June 10, 2024. The Security Instrument was recorded in the records of MADISON County, Iowa in BOOK 2014, PAGE 1370. The property is located in MADISON County at 2318 N 8TH AVE, WINTERSET, IA 50273.

Described as: Parcel "B" located in the Southeast Quarter (¼) of the Northwest Quarter (¼) of Section Twenty-five (25), Township Seventy-six (76) North, Range Twenty-eight (28) West of the 5TH P.M., Madison County, Iowa, containing 5.004 acres, as shown in Amended Plat of Survey filed in Book 2003, Page 6552 on October 30, 2003, in the Office of the Recorder of Madison County, Iowa.

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.

A promissory note between Lender and THOMAS L MOSS and TRACIE L MOSS (the "Borrower") dated June 4, 2014 as modified by the loan modification agreement signed by Borrower and dated the same date as this Modification (the "Loan Modification Agreement"). The Loan Modification Agreement states that Borrower owes Lender Eighteen thousand six hundred twenty-six and 15/100 Dollars (U.S. \$18,626.15) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than August 1, 2029.


Maximum Obligation Limit. The total principal amount secured by the Security Instrument at any one time will not exceed \$18,626.15 which is a \$12,373.85 decrease in the total principal amount secured. This limitation of amount does not include interest and other fees and charges validly made pursuant to the Security Instrument. Also, this limitation does not apply to advances made under the terms of the Security Instrument to protect Lender's security and to perform any of the covenants contained in the Security 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.

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.

Mortgagor


THOMAS L MOSS
72624
Date

Tracie L Moss 7/26/24
TRACIE L MOSS Date

Lender

Union State Bank

a/an Iowa Banking Corporation

Matt Olson 7/26/24
Date

Acknowledgment

State of Iowa

County of Madison

This record was acknowledged before me on July 26, 2024 by
THOMAS L MOSS

Matt Olson
Notary Public

Matt Olson
Notary Public Name

My Commission Expires:
2-1-2027



- This notarial act was completed:
- In Person
 - In Person Electronic
 - Remote Online Notarization

Acknowledgment

State of Iowa

County of Madison

This record was acknowledged before me on July 26, 2024 by
TRACIE L MOSS

Matt Olson
Notary Public

Matt Olson
Notary Public Name



My Commission Expires:
2-1-2027

This notarial act was completed:

- In Person
- In Person Electronic
- Remote Online Notarization

Acknowledgment

State of Iowa

County of Madison

This record was acknowledged before me on July 26, 2024 by Matt Olson as Vice President of Union State Bank

Jayne Maxwell
Notary Public

Jayne Maxwell
Notary Public Name

My Commission Expires:
5-6-2026



This notarial act was completed:

- In Person
- In Person Electronic
- Remote Online Notarization

Loan Origination Organization: Union State Bank
NMLS ID: 435185

Loan Originator: Matt Olson
NMLS ID: 1519708