BK: 2024 PG: 991

Recorded: 5/8/2024 at 10:27:54.0 AM

Pages 4

County Recording Fee: \$22.00 lowa E-Filing Fee: \$3.00 Combined Fee: \$25.00 Revenue Tax: \$0.00

BRANDY L. MACUMBER, RECORDER

Madison County, Iowa

State of Iowa	Space Above This Line For Recording Data ————							
Prepared By:								
Sofia Desoto 515-986-2265								
100 NE Jacob St., Po Box 590								
Grimes, IA 50111								
Return To:								
Sofia Desoto 515-986-2265 100 NE Jacob St., Po Box 590								
Grimes, IA 50111								
MODIFICATION OF OPEN-END MORTGAGE								
DATE AND PARTIES. The date of this Real Es	, , , , , , , , , , , , , , , , , , , ,							
MORTGAGOR:								
Juan C Saavedra and Jessica Ann Saavedra Husband and Wife								
1104 Marshall St								
Des Soto, IA 50069								
	m incorporated herein, for additional Mortgagors, Addendum is located on							
City State Bank Organized and existing under the laws of the state of lo	M/A							
100 NE Jacob St., Po Box 590, Grimes, IA 50111								
	d into a Security Instrument dated September 22.							
	. The Security Instrument was							
recorded in the records of Madison								
County, Iowa at Book: 2023 Page: 2442 In Madison	County at 2335 130th St., Van Meter, IA 50261							
Parcel # 141021760022000								
	escription of the property is not on page one of)							
Lot Two (2) of THE FARM AT BADGER CREEK SUBDIVIS Quarter (1/4) and in the Northeast Quarter (1/4) of the Sout	SION, located in the Southeast Quarter (1/4) of the Southwest thwest Quarter (1/4) of Section Seventeen 17, Township							
Seventy-seven (77) North, Range Twenty-seven (27) West	•							

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ $\frac{555,000,00}{}$ LOANS AND ADVANCES UP TO THIS AMOUNT, TOGETHER WITH INTEREST, ARE SENIOR TO INDEBTEDNESS TO OTHER CREDITORS UNDER SUBSEQUENTLY RECORDED OR FILED MORTGAGES AND LIENS.

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.)

Mortgage foan limit will be increased to \$555,000.00

MAXIMUM OBLIGATION	ON LIMIT. The	total principa	amount	secured by	/ the	Security
Instrument at any one tim	e will not exceed	\$ 555,000.00				hich is a
\$ 30,000.00	🗹 Increas	se 🗌 decre	ase in the	e total pri	ncipal	amount
secured. This limitation	of amount does	not include in	nterest and	l other fee:	s and	charges
validly made pursuant to	the Security In	istrument. Als	o, this limi	Itation does	not a	apply to
advances made under the	terms of the Se	ecurity Instrum	ent to prot	ect Lender'	s secu	irity and
to perform any of the cover	enants contained	in the Security	Instrumen	t.		,

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)

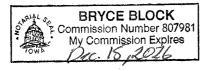
1. Do not sign this paper before you read it. 2. You are entitled to a copy of this paper. 3. You may prepay the unpaid balance at any time with penalty and may be entitled to receive a refund of unearned charges in accordance with law. 4. If you prepay the unpaid balance, you may have to pay a minimum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

this Modification. Mortgagor also acknowledges receipt of a copy of the Modification. MORTGAGOR: စ်) Juan C Saavedra (Signature) (Date) LENDER: Christine E Draper, VP Real Estate Lending **ACKNOWLEDGMENT:** , COUNTY OF Polk STATE OF lowa __} ss. (Individual) On this 7th day of May, 2024 __, before me, a Notary Public in the state of Iowa, personally appeared Juan C Saavedra and Jessica Ann Saavedra known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their voluntary act and deed. My commission expires: Muslur Ebler (Notary Public) (Seal)

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in



	STATE OF	10WA	, COUNTY OF	POIK	} ss.
(Lender)	On this	day of	May, 2024		_, before me, a
	Notary Public	in the state of low	va, personally appea	red <u>Christine E Dra</u>	aper
		A CONTRACTOR OF THE PROPERTY O		_, to me persona	
	being by me d		med did say that per		
	Lending		aid entity, (that seal		
			has been procured		
			aled, if applicable,	on behalf of the	e said entity by
		S Vice President, Real	Estate Lending		and the said
	Christine E Drape				d
		the execution of It voluntarily execu	said instrument to luted.	be the voluntary	act and deed of
	My commissio		_/_	(Notary Public)	TO THE RESIDENCE OF THE PROPERTY OF THE PROPER



Loan origination organization City State Bank NMLS ID 416698 Loan originator Christine E. Draper NMLS ID 815246