



Document 2025 1892

Book 2025 Page 1892 Type 04 002 Pages 5

Date 7/23/2025 Time 11:34:12AM

Rec Amt \$27.00

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BRANDY MACUMBER, COUNTY RECORDER  
MADISON COUNTY IOWA

CHEK

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This instrument was prepared by LOAN DEPARTMENT, UNION STATE BANK, PO BOX 110, WINTERSET, IA 50273, 515-462-2161

Return To: LOAN DEPARTMENT, UNION STATE BANK, PO BOX 110, WINTERSET, IA 50273

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## MODIFICATION OF MORTGAGE

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**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is July 16, 2025. The parties and their addresses are:

**MORTGAGOR:**

**SHIRLEY M WIEDMAN**  
1818 CEDAR BRIDGE RD  
WINTERSET, IA 50273-8016

A SINGLE PERSON

**LENDER:**

**UNION STATE BANK**  
Organized and existing under the laws of Iowa  
611 W. HWY 92  
WINTERSET, IA 50273

**1. BACKGROUND.** Mortgagor and Lender entered into a security instrument dated July 7, 2020 and recorded on July 14, 2020 (Security Instrument). The Security Instrument was recorded in the records of Madison County, Iowa at BOOK 2020, PAGE 2493 and covered the following described Property:

THE EAST HALF (1/2) OF THE NORTHEAST QUARTER (1/4) OF THE SOUTHWEST QUARTER (1/4) EXCEPT THE NORTH 150 FEET OF THE EAST 205 FEET THEREOF,

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SHIRLEY WIEDMAN  
Iowa Real Estate Modification

IA/4XXXXX0270000000003595024N

Wolters Kluwer Financial Services, Inc. ©1996, 2025  
Bankers Systems™

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OF SECTION THIRTY (30), IN TOWNSHIP SEVENTY-SIX (76) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA

The property is in Madison County at 1818 CEDAR BRIDGE RD, WINTERSET, Iowa 50273-8016.

**2. MODIFICATION.** For value received, Mortgagor and Lender agree to modify the Security Instrument as provided for in this Modification.

The Security Instrument is modified as follows:

**A. Secured Debt.** The secured debt provision of the Security Instrument is modified to read:

**(1) Secured Debts and Future Advances.** The term "Secured Debts" includes, and this Security Instrument will secure each of the following:

**(a) Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated, July 16, 2025, from Mortgagor to Lender, with a modified maximum credit limit of \$160,000.00 and maturing on July 7, 2030.

**(b) Future Advances.** All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

**(c) Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**3. WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor continues to be lawfully seized of the estate conveyed by the Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

**4. CONTINUATION OF TERMS.** Except as specifically amended in this Modification, all of the terms of the Security Instrument shall remain in full force and effect.

**NOTICE TO CONSUMER:**

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 without penalty and may be entitled to receive a refund of unearned charges in accordance with law.

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

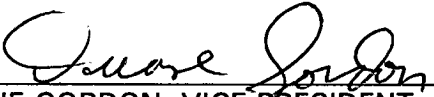
**MORTGAGOR:**

  
SHIRLEY M WIEDMAN

Date 7-16-25

**LENDER:**

UNION STATE BANK

By   
DUANE GORDON, VICE PRESIDENT

Date 7-16-25

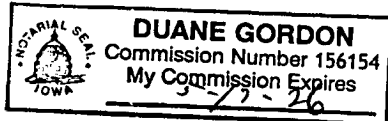
**ACKNOWLEDGMENT.**

STATE OF IOWA, COUNTY OF MADISON Ss.

On this 16th day of July 2025 before me, a Notary Public in the state of Iowa, personally appeared SHIRLEY M WIEDMAN, to me 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:

Duane Gordon  
(Notary Public)

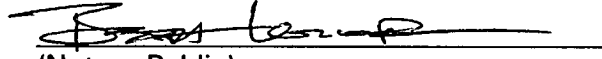


**(Lender Acknowledgment)**

STATE OF IOWA, COUNTY OF MADISON ss.

On this 16th day of July 2025 before me, a Notary Public, in and for said county, personally appeared DUANE GORDON, to me personally known, who being by me duly sworn or affirmed did say that that person is VICE PRESIDENT of UNION STATE BANK and that said instrument was signed on behalf of the said corporation by authority of its board of directors and the said VICE PRESIDENT acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

My commission expires:

  
(Notary Public)

