

BK: 2025 PG: 2260
Recorded: 8/25/2025 at 9:33:11.0 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

FOR RECORDER'S USE ONLY

**Prepared By: Jodi Landry, Loan Processor, FIRST STATE BANK, 917 FIRST ST., REDFIELD, IA 50233,
(515) 833-2303**

ADDRESS TAX STATEMENT:

FIRST STATE BANK, REDFIELD BRANCH, 917 FIRST ST., REDFIELD, IA 50233

RECORDATION REQUESTED BY:

FIRST STATE BANK, REDFIELD BRANCH, 917 FIRST ST., REDFIELD, IA 50233

WHEN RECORDED MAIL TO:

FIRST STATE BANK, REDFIELD BRANCH, 917 FIRST ST., REDFIELD, IA 50233

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 2 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 August 23, 2025, is made and executed between BRANT J. MCKIBBIN, whose address is 1836 ADAIR MADISON AVE., DEXTER, IA 50070; As a single person (referred to below as "Grantor") and FIRST STATE BANK, whose address is 917 FIRST ST., REDFIELD, IA 50233 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 9, 2015 (the "Mortgage") which has been recorded in MADISON County, State of Iowa, as follows:

**RECORDED DECEMBER 16, 2015 DOCUMENT 2015 3691 IN THE OFFICE OF THE RECORDER
MADISON COUNTY, IOWA.**

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in



**MODIFICATION OF MORTGAGE
(Continued)**

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MADISON County, State of Iowa:

PARCEL "A" OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION EIGHTEEN (18), TOWNSHIP SEVENTY-SIX (76) NORTH, RANGE TWENTY-NINE (29) WEST OF THE 5TH P.M., MADISON COUNTY, IOWA

The Real Property or its address is commonly known as 1836 ADAIR MADISON AVE., DEXTER, IA 50070. The Real Property parcel identification number is 290051846002000.

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

UPDATED GRANTOR VESTING, ADDED NOTICE OF WAIVER OF HOMESTEAD EXEMPTION, EXTENDED THE MATURITY DATE OF THE MORTGAGE TO DECEMBER 15, 2065 AND INCREASED THE AMOUNT OF CREDIT SECURED BY THE MORTGAGE TO \$235,000.00.

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 AUGUST 23, 2025.

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

GRANTOR:

x 

BRANT J. MCKIBBIN



**MODIFICATION OF MORTGAGE
(Continued)**

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LENDER:

FIRST STATE BANK

X 

RYAN MCATEE, Loan Officer

NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED AUGUST 23, 2025.

GRANTOR:

X 

BRANT J. MCKIBBIN



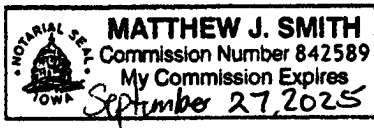
MODIFICATION OF MORTGAGE
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Guthrie)

This record was acknowledged before me on August 23rd, 2025 by BRANT J. MCKIBBIN, As a single person.

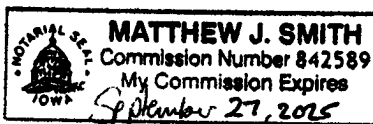


Matthew J. Smith
Notary Public in and for the State of IA
My commission expires September 27, 2025

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Guthrie)

This record was acknowledged before me on August 23rd, 2025 by RYAN MCATEE as Loan Officer of FIRST STATE BANK.



Matthew J. Smith
Notary Public in and for the State of IA
My commission expires September 27, 2025



**MODIFICATION OF MORTGAGE
(Continued)**

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Originator Names and Nationwide Mortgage Licensing System and Registry IDs:

Organization: FIRST STATE BANK

NMLSR ID: 759405

Individual: Ryan Andrew McAtee

NMLSR ID: 1873960