

BK: 2025 PG: 977  
Recorded: 4/25/2025 at 2:27:42.0 PM  
Pages 4  
County Recording Fee: \$22.00  
Iowa E-Filing Fee: \$3.00  
Combined Fee: \$25.00  
Revenue Tax: \$0.00  
BRANDY L. MACUMBER, RECORDER  
Madison County, Iowa

**Prepared By:** Amy D. Halleran  
201 S. Jefferson St.  
PO Box 207  
Sigourney, IA 52591

**Phone:** (641) 622 - 2525

**Return To:** Amy D. Halleran  
201 S. Jefferson St.  
PO Box 207  
Sigourney, IA 52591

**Full Legal Description Located on Page:** 2

**Lender Name Located on Page:** 1

**Grantor/Mortgagor/Borrower Name Located on Page:** 1

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## Modification of Mortgage

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The date of this Real Estate Modification ("*Modification*") is April 11, 2025.

**Mortgagor**

Paige M Grooms  
An unmarried individual  
510 W Market St  
St. Charles, IA 50240

**Lender**

County Bank  
Organized and existing under the laws of the state  
of Iowa  
PO Box 207  
201 S Jefferson  
Sigourney, IA 52591

**Background.** Mortgagor and Lender entered into a Security Instrument dated July 23, 2024 and recorded on July 30, 2024. The Security Instrument was recorded in the records of Madison County, Iowa in Book: 2024 Page: 1814. The property is located in Madison County at 510 W Market St, St. Charles, IA 50240.

Described as: LOT THREE (3) IN BLOCK THREE (3) OF CLANTON'S ADDITION OF 1888 TO THE TOWN OF ST. CHARLES, 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 Paige M Grooms (the "*Borrower*") dated July 23, 2024 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 One hundred sixty thousand and 00/100 Dollars (U.S. \$160,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than August 29, 2025.


**Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$160,000.00. 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**

  
Paige M Grooms  
4/16/2025  
Date

**Lender**

**County Bank**

*a/an Iowa Bank*

Amy D Hallum sup 4-15-25  
Date

**Acknowledgment**

State of Iowa

County of Madison

This record was acknowledged before me on APRIL 15, 2025 by  
Paige M Grooms

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

**Acknowledgment**

State of Iowa

County of Aldrich

This record was acknowledged before me on 4/15/25 by  
Amy D. Halleran as Senior Vice President of  
County Bank

Kami Walden  
Notary Public

Kami Walden  
Notary Public Name



My Commission Expires:  
January 17, 2028

This notarial act was completed:

- ☒ In Person  
☐ In Person Electronic  
☐ Remote Online Notarization

Loan Origination Organization: County Bank  
NMLS ID: 662927

Loan Originator: Amy D. Halleran  
NMLS ID: 699814