BK: 2026 PG: 3376
Recorded: 11/12/2026 at 10:41:38.0 AM
Pages 6
County Recording Fee: $32.00
Iowa E-Filing Fee: $3.00
Combined Fee: $35.00
Revenue Tax: $0.00
BRANDY L. MACUMBER, RECORDER
Madison County, Iowa

(Space Above This Line For Recording Data)

LOAN ORIGINATOR COMPANY NAME: First Interstate Bank
NMLS COMPANY IDENTIFIER: 561537
LOAN ORIGINATOR NAME: Ashley Gumm
NMLS ORIGINATOR IDENTIFIER: 688189
THIS INSTRUMENT PREPARED BY: Llora M Vigneri, First Interstate Bank, whose address is 2770 8th St. SW, Altoona, IA 50009, and whose telephone number is (855)342-3400
WHEN RECORDED RETURN TO: First Interstate Bank -Loan Operations:, whose address is PO Box 31193 Billings, MT 59107

MORTGAGE (OPEN-END)

NOTICE: This mortgage secures credit in the amount of $30,000.00. 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.

THIS MORTGAGE ("Security Instrument") is made on November 4, 2026. The mortgagors are Stephen G Ivanovich and Jane A Ivanovich, husband and wife, whose address is 2678 140th St Van Meter, IA 50261 ("Mortgagor"). Mortgagor is not necessarily the same as the Person or Persons who sign the Home Equity Line of Credit Agreement ("Agreement"). This Security Instrument is given to First Interstate Bank, which is organized and existing under the laws of the State of Montana and whose address is 401 N 31st St, Billings, Montana 59101 ("Lender"). STEPHEN G IVANOVICH and JANE A IVANOVICH ("Borrower") have entered into an Agreement with Lender as of November 4, 2026, under the terms of which Borrower may, from time to time, obtain advances not to exceed, at any time, a ***MAXIMUM PRINCIPAL AMOUNT (EXCLUDING PROTECTIVE ADVANCES)*** of Thirty Thousand and 00/100 Dollars (U.S. $30,000.00) ("Credit Limit"). Any party interested in the details related to Lender's continuing obligation to make advances to Borrower is advised to consult directly with Lender. If not paid earlier, the sums owing under the Agreement will be due on November 4, 2056. This Security Instrument secures to Lender: (a) the repayment of the debt under the Agreement, with interest, including future advances, and all renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced to protect the security of this Security Instrument under the provisions of the section titled **PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY**; and (c) the performance of the covenants and agreements under this Security Instrument and the Agreement. For this purpose, Mortgagor, in consideration of the debt, does hereby mortgage, grant and convey to Lender all of Mortgagor's right, title, and interest in and to the following described property located in the County of Madison, State of Iowa:

Address: 2678 140th St, Van Meter, Iowa 50261-8556
Legal Description:
LOTS ONE (1), TWO (2), AND THREE (3) IN QUAIL'S MEADOW, IN THE NORTHEAST QUARTER (NE 1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION TWENTY-SIX (26), TOWNSHIP SEVENTY-SEVEN (77) NORTH, RANGE TWENTY-SEVEN (27) WEST OF THE 5TH PM IN MADISON COUNTY, IOWA.
Parcel ID/Sidwell Number: 150022622020000

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

MORTGAGOR COVENANTS that Mortgagor is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Mortgagor and Lender covenant and agree as follows:

PAYMENT OF PRINCIPAL AND INTEREST; OTHER CHARGES. Borrower shall promptly pay when due the principal of and interest on the debt owed under the Agreement and late charges or any other fees and charges due under the Agreement.

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APPLICABLE LAW. As used in this Security Instrument, the term "Applicable Law" shall mean all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

APPROVED PRIOR LOAN. As used in this Security Instrument, the term "Approved Prior Loan" shall mean a lien which is and which lender acknowledges and agrees will continue to have priority over the lien created by this Security Instrument.

CHARGES; LIENS. shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. At the request of Lender, shall promptly furnish to Lender receipts evidencing the payments.

Other than the Approved Prior Loan Grantor shall promptly discharge any lien which has priority over this Security Instrument unless : (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, other than the Approved Prior Loan, Lender may give a notice identifying the lien. shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice. Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with the Agreement. Borrower shall pay when due, or shall cause to be paid when due, all sums required under the loan documents evidencing the Approved Prior Loan and shall perform or cause to be performed all of the covenants and agreements of Borrower or the obligor set forth in such loan documents. All of Lender's rights under this Covenant shall be subject to the rights of the holder of the Approved Prior Loan.

HAZARD OR PROPERTY INSURANCE. Mortgagor shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval which shall not be unreasonably withheld. If Mortgagor fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with section titled **PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY.**

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Mortgagor.

Unless Lender and Mortgagor otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if, in Lender's sole discretion, the restoration or repair is economically feasible and Lender's security is not lessened. If, in Lender's sole discretion, the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Mortgagor. If Mortgagor abandons the Property, or does not answer within the number of days prescribed by Applicable Law as set forth in a notice from Lender to Mortgagor that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The period of time for Mortgagor to answer as set forth in the notice will begin when the notice is given.

Unless Lender otherwise agrees in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments due under the Agreement or change the amount of the payments. If under the section titled **REMEDIES**, the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

PRESERVATION, MAINTENANCE AND PROTECTION OF THE PROPERTY; FALSE STATEMENTS; LEASEHOLDS. shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. may cure such a default and reinstate, as provided in section titled 'S RIGHT TO REINSTATE, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the 's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. It shall also be a default hereunder if or Borrower has provided materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the obligation evidenced by the Agreement. If this Security Instrument is on a leasehold, shall comply with all the provisions of the lease. If acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

DEFAULT. Mortgagor will be in default under this Security Instrument if any of the following occur:

Nonpayment. The failure to pay any periodic payment or any other amount secured by this Security Instrument within ten (10) days of the date it is due under the Agreement.

Noncompliance with Agreement. A breach of any representation, warranty,covenant, obligation, or agreement in this Security Instrument which materially impairs the Lender's prospect of repayment of amounts due under the Agreement.

In addition to the above and to the extent permitted by law, Mortgagor will be in default under this Security Instrument if any of the following occur:

False Statements. Any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower, Mortgagor or any persons or entities acting at Mortgagor's direction or with Mortgagor's knowledge or consent, or failure to provide Lender with material information in connection with the Loan Agreement.

Judgments. Any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument.

PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. If Mortgagor fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this section, Lender does not have to do so.

Any amounts disbursed by Lender under this section shall become additional debt of Mortgagor secured by this Security Instrument. Unless Mortgagor and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the same rate assessed on advances under the Agreement and shall be payable, with interest, upon notice from Lender to Mortgagor requesting payment.

INSPECTION. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Mortgagor notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

CONDEMNATION. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Mortgagor. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Mortgagor and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Mortgagor. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Mortgagor and Lender otherwise agree in writing or unless Applicable Law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Mortgagor, or if, after notice by Lender to Mortgagor that the condemnor offers to make an award or settle a claim for damages, Mortgagor fails to respond to Lender within the minimum number of days established by Applicable Law after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender otherwise agrees in writing, any application of proceeds to principal shall not extend or postpone the due date of the payments due under the Agreement or change the amount of such payments.

BORROWER NOT RELEASED; FORBEARANCE BY LENDER NOT A WAIVER. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

ACCOUNT CHARGES. If the account established under the Agreement secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Agreement exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Agreement.

MORTGAGOR'S COPY. Mortgagor shall be given one copy of this Security Instrument.

TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN MORTGAGOR. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Mortgagor is sold or transferred and Mortgagor is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than the minimum number of days established by Applicable Law from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Mortgagor.

HAZARDOUS SUBSTANCES. Mortgagor shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Mortgagor shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Mortgagor shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Mortgagor has actual knowledge. If Mortgagor learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Mortgagor shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the State of Iowa that relate to health, safety or environmental protection.

REMEDIES. After a default under this Security Instrument and the expiration of any right to cure granted under Applicable Law, Lender may do any one or more of the following, except to the extent prohibited by Applicable Law.
Notice of Default. **Lender shall give notice to such parties as required by Applicable Law prior to acceleration following the breach of any covenant or agreement in this Security Instrument or the Agreement under which acceleration is permitted. Such notice will not be sent prior to acceleration under the section titled TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN, unless Applicable Law provides otherwise.**
The notice shall specify: (a) the default;
(b) the action required to cure the default;
(c) a date, not less than the minimum number of days established by Applicable Law from the date the notice is given to Borrower, by which the default must be cured; and
(d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. If required by Applicable Law, the notice shall further inform the party of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

Acceleration. **If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding.**

Power of Sale. **If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender 's election to cause the Property to be sold. Lender or Trustee shall record a notice of sale in each county in which any part of the Property is located. Trustee shall mail copies of the notice as prescribed by Applicable Law to and to the other persons prescribed by Applicable Law. After the time required by Applicable Law and after publication and posting of the notice of sale as required under Applicable Law, Trustee, without further demand on , shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place fixed in the notice of sale, or as otherwise permitted under Applicable Law. Lender or its designee may purchase the Property at any sale.**

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein.

Application of Proceeds. **Trustee shall apply the proceeds of the sale in the following order: (a) to all costs and expenses of exercising the power of sale and of the sale, including, but not limited to, reasonable Trustee's and attorney's fees;**
(b) to all sums secured by this Security Instrument; and
(c) any excess to the clerk or recorder of the county in which the sale took place, as required under Applicable Law.

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Collection Costs. **Subject to limitations and applicable law, Lender shall be entitled to collect all costs and expenses incurred in connection with the enforcement of this Security Instrument and in pursuit of the remedies provided in this Security Instrument and any other related documents, including, but not limited to, reasonable attorney's fees, costs of title evidence, and other fees incurred to protect Lender 's interest in the Property and/or rights under this Security Instrument, unless prohibited by Applicable Law.**

Borrower Property. **Lender will not be responsible for any other property not covered by this Security Instrument that is left inside the Property or that is attached to the Property. Lender may try to return that property to or hold that property for a reasonable time. If does not claim 's property during that time, Lender may dispose of it in any manner without any liability.**

All Other Remedies. **Lender may exercise all remedies available to Lender under the law, in this Security Instrument, or in any other instrument securing this Security Instrument.**

RECONVEYANCE. Upon payment of all sums secured by this Security Instrument and termination of Borrower's right to obtain further advances under the Agreement, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all agreements evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

WAIVER OF HOMESTEAD EXEMPTION RIGHTS. Grantor/Mortgagor and all other signatories to this Security Instrument, to the extent each possesses homestead exemption rights in the Property, hereby waive all homestead exemption rights relating to the Property to the extent permitted by Applicable Law.

REDEMPTION PERIOD. If the Property is less than 10 acres in size, is used for agricultural purposes (as defined in Section 535.13 of the Code of Iowa) and Lender waives in any foreclosure proceeding any right to a deficiency judgment against Borrower, the period of redemption from judicial sale shall be reduced to 6 months. If the Property is less than 10 acres in size, is not used for agricultural purposes (as defined in Section 535.13 of the Code of Iowa) and Lender waives in any foreclosure proceeding any right to a deficiency judgment against Borrower, the period of redemption from judicial sale shall be reduced to 3 months. If the court finds that the Property has been abandoned by Mortgagor and Lender waives any right to a deficiency judgment against Borrower, the period of redemption from judicial sale shall be reduced to 60 days. The provisions of this Section shall be construed to conform to the provisions of Sections 628.26 and 628.27 of the Code of Iowa.

ACCOMMODATION SIGNERS. Any person who co-signs this Security Instrument but has no personal liability under the Agreement ("Accommodation Signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey that Accommodation Signer's interest in the Property under the terms of the Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Mortgagor may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Agreement without that Accommodation Signer's consent.

SURVIVAL. Lender's rights in this Security Instrument will continue in its successors and assigns. This Security Instrument is binding on all heirs, executors, personal representatives, administrators, successors, and assigns of the Mortgagor.

NOTICES. Any notice to Mortgagor provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless Applicable Law requires use of another method. The notice shall be directed to the Property Address or any other address Mortgagor designates by notice to Lender. Mortgagor agrees to provide Lender with Mortgagor's most current mailing address, as it may change from time-to-time. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Mortgagor. Any notice provided for in this Security Instrument shall be deemed to have been given to Mortgagor or Lender when given as provided in this paragraph.

NO WAIVER. No failure or delay on Lender's part to exercise a power or right, and no course of dealing between Lender and Mortgagor, operates as a waiver of a power or right, nor will any single or partial exercise of a power or right preclude further exercise of that or any other power or right.

JOINT AND SEVERAL LIABILITY. Each Mortgagor's obligations and liabilities are joint and several. This means Lender can enforce Lender's rights against any Mortgagor individually or collectively.

HEADINGS. Headings are for convenience only and do not affect the interpretation of this Security Instrument.

TIME IS OF THE ESSENCE. Time is of the essence in the performance of all obligations of Mortgagor.

GOVERNING LAW. Iowa law applies to all matters arising under or relating to this Security Instrument without regard to any choice-of-law rules that might direct the application of another jurisdiction's laws.

ENTIRE AGREEMENT. The Consumer Loan Agreement and the Consumer Security Agreement represent the entire agreement between the parties. They cannot be changed except by written agreement signed by the parties.

COMMUNICATIONS CONSENT (SERVICING AND COLLECTIONS ONLY). You agree that Lender, its servicers, agents, contractors, and anyone acting on its behalf may contact you at any telephone number you provide, including mobile or cellular numbers, from time to time. You consent to the use of automated dialing systems, artificial or prerecorded voice messages, text messages, and email for purposes related to servicing, administering, or collecting the Loan, verifying information, providing accountrelated notices, or preventing

fraud. Your mobile carrier may charge you for these communications. You may revoke this consent to contact you at the telephone number you provide at any time by calling us, sending written notice, or replying "STOP" to a text message, as permitted by law. Revocation does not affect prior communications.

BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and covenants contained in all pages of this Security Instrument and in any Rider executed by Mortgagor and recorded with it.

STEPHEN G IVANOVICH 11/4/2026 Date

JANE A IVANOVICH 11/4/2026 Date

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IOWA

COUNTY OF Polk

This instrument was acknowledged by STEPHEN G IVANOVICH, and JANE A IVANOVICH, before me on 11/4/2026 (date). In witness whereof, I hereunto set my hand and, if applicable, my official seal.

My commission expires:

10/9/2028 (date)

Name: Ashley Gumm

Title: Community Branch manager

(Official Seal)

NOTARIAL SEAL IOWA
ASHLEY L GUMM
Commission Number 748711
My Commission Expires
10/9/2028