

Document 2017 1765

Book 2017 Page 1765 Type 04 002 Pages 4 Date 6/07/2017 Time 12:50:03PM

Rec Amt \$22.00

INDX ANNO SCAN

LISA SMITH, COUNTY RECORDER MADISON COUNTY IOWA

CHEK

(page 1 of 4)

		pace Above This Line For Recording Data ————
Prepared By	y: DUANE GORDON	
	UNION STATE BANK	
	611 W. HWY 92	
Poturn To:	WINTERSET, IOWA 50273 UNION STATE BANK	
neturii 10.	611 W. HWY 92	
	P.O. BOX 110	
	WINTERSET, IA 50273	
	MODIFICATION OF OP	EN-END MORTGAGE
	PARTIES. The date of this Real Estat	te Modification (Modification) is <u>06-03-2017</u> eir addresses are:
MORTG	AGOR: RANDY MCDONALD AND L	ANA MCDONALD, HUSBAND AND WIFE
	·	ncorporated herein, for additional Mortgagors,
_		lendum is located on
LENDEN	UNION STATE BANK	DER THE LAWS OF THE STATE OF IOWA
	611 W. HWY 92	DER THE LAWS OF THE STATE OF TOWA
	P.O. BOX 110	
	WINTERSET, IA 50273	
BACKGROU		nto a Security Instrument dated 11-21-2016
	and recorded on 11-23-2016	The Security Instrument was
	the records of MADISON	
County, lov	wa at <u>BOOK 2016 ON PAGE 3560</u>	. The property is located
in <u>Madi</u>	son	County at 2094 226th Ct.,
Winter	set,Iowa 50273	
	•	ription of the property is not on page one of
TRIA MAGILIFIT	v Instrument, it is located on	.)

Lot Nine (9) of Kippy Ridge Estates, located in the North Half (1/2) of the Southeast Quarter (1/4) of Section Two (2), Township

Seventy-five (75) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa.
REAL ESTATE MODIFICATION-IOWA

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NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 348,000.00

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.)

THIS REAL ESTATE MORTGAGE IS HEREBY MODIFIED FROM THE \$340,000.00 ORIGINAL AMOUNT TO AN INCREASED IN AN ADDITIONAL AMOUNT OF \$8,000.00 FOR A TOTAL OF \$348,000.00.

	N LIMIT. The total principal amount secured by the Securit
Instrument at any one time	will not exceed $$348,000.00$ \square which is
\$8,000.00	$oxedsymbol{oxed}$ increase $oxdot$ decrease in the total principal amoun
	amount does not include interest and other fees and charge
	the Security Instrument. Also, this limitation does not apply t
advances made under the	erms of the Security Instrument to protect Lender's security and
to perform any of the coven	ants 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.

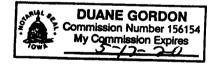
NOTICE TO CONSUMER

(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.

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.

MORTGA	GOR:		1-2-17
(C: A)	PH 19		<u> </u>
(Signature)	RANDY MCDONALD		(Date)
MUU	all small		W377
(Signature)	ANA MCDONALD		(Date)
(Signature)			(Date)
LENDER:	UNION STATE BANK		
ву <u></u>	nor So	Do	
ACKNOW	LEDGMENT:		
<i></i>	STATE OF <u>IOWA</u>	, COUNTY OF MA	
(Individual)		day of JUNE, 2017	, before me, a
	Notary Public in the state	of lowa, personally appeared	RANDY MCDONALD;
	LANA MCDONALD, HU		to me
	and acknowledged that I	s) named in and who execut he/she/they executed the sar	
	act and deed.		
	My commission expires: (Seal)		
	(Scal)		or form
			(Notary Public)



ACKNOV	VLEDGMENT:
	STATE OF <u>IOWA</u> , COUNTY OF <u>MADISON</u> } ss.
(Lender)	On this 3RD day of JUNE, 2017 , before me, a
	Notary Public in the state of lowa, personally appeared \(\lambda \text{Workson} \)
	, to me personally known, who
	being by me duly sworn or affirmed did say that person is
	of said entity, (that seal affixed to said instrument is the
	seal of said entity or no seal has been procured by said entity) and that said
	instrument was signed and sealed, if applicable, on behalf of the said entity by
	authority of its Bound of Distors and the said
	Suane Windon
	acknowledged the execution of said instrument to be the voluntary act and deed of
	said entity by it voluntarily executed/
	$/M_{10}/_{10}/_{10}$
	My commission expires:
	(Seal) (Motary Public)
MINN E	SARAH D. WINEBRENNER
	Commission Number 800765 / / / / / / / / / / / / / / / / / / /
// // // // // // // // // // // // //	13-13-19
	CORTURATO X

Loan origination organization NMLS ID Loan originator NMLS ID