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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

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_____ State of Iowa _____ Space Above This Line For Recording Data _____

Prepared By: DUANE GORDON
UNION STATE BANK
611 W. HWY 92
WINTERSET, IOWA 50273
Return To: UNION STATE BANK
611 W. HWY 92
P.O. BOX 110
WINTERSET, IA 50273

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 06-03-2017. The parties and their addresses are:

MORTGAGOR: RANDY MCDONALD AND LANA MCDONALD, HUSBAND AND WIFE

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments. The Addendum is located on _____.

LENDER: UNION STATE BANK
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA
611 W. HWY 92
P.O. BOX 110
WINTERSET, IA 50273

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 11-21-2016 and recorded on 11-23-2016. The Security Instrument was recorded in the records of MADISON County, Iowa at BOOK 2016 ON PAGE 3560. The property is located in Madison County at 2094 226th Ct., Winterset, Iowa 50273.

The property is described as: (If the legal description of the property is not on page one of this Security 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.

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.

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ 348,000.00 which is a \$ 8,000.00 increase decrease in the total principal amount secured. 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.

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.

MORTGAGOR:

Randy McDonald 6-3-17
(Signature) RANDY MCDONALD (Date)
Lana McDonald 6-3-17
(Signature) LANA MCDONALD (Date)

(Signature) (Date)

LENDER: UNION STATE BANK

By *Duane Gordon*

ACKNOWLEDGMENT:

(Individual) STATE OF IOWA _____, COUNTY OF MADISON _____ } ss.
On this 3RD day of JUNE, 2017 _____, before me, a
Notary Public in the state of Iowa, personally appeared RANDY MCDONALD;
LANA MCDONALD, HUSBAND AND WIFE _____ 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:
(Seal)

Duane Gordon
(Notary Public)



ACKNOWLEDGMENT:

(Lender) STATE OF IOWA, COUNTY OF MADISON } ss.
On this 3RD day of JUNE, 2017, before me, a
Notary Public in the state of Iowa, personally appeared Duane Gordon
_____, to me personally known, who
being by me duly sworn or affirmed did say that person is Vice President
_____ 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 Board of Directors and the said
Duane Gordon
acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires:
(Seal)

Sarah D. Winebrenner

(Notary Public)



Loan origination organization
NMLS ID
Loan originator
NMLS ID