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LISA SMITH, COUNTY RECORDER  
MADISON COUNTY IOWA

\_\_\_\_\_ State of Iowa \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_

Prepared By: CHARLES D. GORDON  
UNION STATE BANK  
PO BOX 110, WINTERSET,  
IA 50273 1-515-462-2161

✓ Return To: UNION STATE BANK  
PO BOX 110  
201 WEST COURT  
AVENUE WINTERSET, IA 50273

### MODIFICATION OF OPEN-END MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is 06-28-2017  
\_\_\_\_\_. The parties and their addresses are:

**MORTGAGOR:** STEVEN C. CLARK AND JEWEL CLARK, HUSBAND AND WIFE  
1695 170TH ST  
EARLHAM, IA 50072-0176

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  
PO BOX 110  
201 WEST COURT AVENUE  
WINTERSET, IA 50273

**BACKGROUND.** Mortgagor and Lender entered into a Security Instrument dated 05-04-2016  
\_\_\_\_\_ and recorded on 05-06-2016 \_\_\_\_\_. The Security Instrument was  
recorded in the records of MADISON  
County, Iowa at BOOK 2016, PAGE 1190 \_\_\_\_\_. The property is located  
in \_\_\_\_\_ County at \_\_\_\_\_.

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 EXHIBIT "A" PAGE 4 \_\_\_\_\_.)

**NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 39,500.00**  
**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.)*

**A PROMISSORY NOTE #6000038250 DATED 6/28/17 BETWEEN STEVEN C. CLARK AND JEWEL CLARK AND UNION STATE BANK IN THE AMOUNT OF \$40,102.00**

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ 79,500.00  which is a \$ 40,000.00  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:**

Steven C. Clark 6-28-17  
(Signature) STEVEN C. CLARK (Date)

Jewel Clark 6-28-17  
(Signature) JEWEL CLARK (Date)

\_\_\_\_\_  
(Signature) (Date)

**LENDER: UNION STATE BANK**

By Charles D. Gordon  
CHARLES D. GORDON, VICE PRESIDENT

**ACKNOWLEDGMENT:**

(Individual) STATE OF IOWA, COUNTY OF MADISON } ss.  
On this 28TH day of JUNE, 2017, before me, a  
Notary Public in the state of Iowa, personally appeared STEVEN C. CLARK;  
JEWEL CLARK, 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)

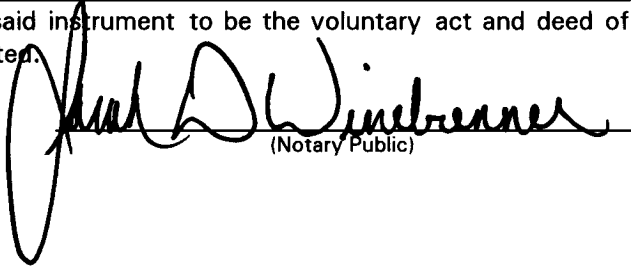
Duane Gordon  
(Notary Public)  
DUANE GORDON



**ACKNOWLEDGMENT:**

(Lender) STATE OF IOWA, COUNTY OF MADISON } ss.  
On this 28TH day of JUNE, 2017, before me, a  
Notary Public in the state of Iowa, personally appeared CHARLES D. 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  and the said  
VICE PRESIDENT  
acknowledged the execution of said instrument to be the voluntary act and deed of  
said entity by it voluntarily executed.

My commission expires:  
(Seal)

  
(Notary Public)



Loan origination organization    Union State Bank  
NMLS ID                                435185  
Loan originator                        Charles D. Gordon  
NMLS ID                                471740

EXHIBIT "A"

The South Half ( $\frac{1}{2}$ ) of the Southwest Quarter ( $\frac{1}{4}$ ) of Section Five (5), **AND** the Southeast Quarter ( $\frac{1}{4}$ ) of the Southeast Quarter ( $\frac{1}{4}$ ) of Section Six (6), **AND** the North Half ( $\frac{1}{2}$ ) of the Northwest Quarter ( $\frac{1}{4}$ ) of Section Eight (8), **AND** the West Half ( $\frac{1}{2}$ ) of the Northwest Quarter ( $\frac{1}{4}$ ) and the Northwest Quarter ( $\frac{1}{4}$ ) of the Southwest Quarter ( $\frac{1}{4}$ ) of Section nine (9), **ALL** in Township Seventy-six (76) North, Range Twenty-eight (28) West of the 5<sup>th</sup> P.M., Madison County, Iowa; **EXCEPT**  $\frac{2}{3}$  of an acre in a square form out of the Northeast corner of the Northeast Quarter ( $\frac{1}{4}$ ) of the Northwest Quarter ( $\frac{1}{4}$ ) of said Section Eight (8) used for school purposes, **AND EXCEPT** Parcel "A" located in the Northeast Quarter ( $\frac{1}{4}$ ) of the Northwest Quarter ( $\frac{1}{4}$ ) of said Section Eight (8), containing 3.00 acres, as shown in Plat of Survey filed in Book 2, Page 505 in the Office of the Recorder of Madison County, Iowa.

