



Document 2017 2979

Book 2017 Page 2979 Type 04 001 Pages 5
Date 9/21/2017 Time 10:04:08AM
Rec Amt \$27.00

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

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

Prepared By: ROBERT CARMAN
AMERICAN STATE BANK -
WINTERSET

✓ Return To: 809 NORTH JOHN WAYNE DRIVE, WINTERSET, IA 50273 (515) 462-5090
AMERICAN STATE BANK -
WINTERSET
809 NORTH JOHN WAYNE
DRIVE WINTERSET, IA 50273

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 09-15-2017
_____. The parties and their addresses are:

MORTGAGOR: TRACY A. HOOVER AND SHARON HOOVER, AS HUSBAND AND
WIFE
1111 DOUBLE GATE ROAD
DAVIDSVILLE, MD 21035

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

LENDER: AMERICAN STATE BANK - WINTERSET
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA
809 NORTH JOHN WAYNE DRIVE
WINTERSET, IA 50273

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 03-09-2017
_____ and recorded on 03-09-2017 _____. The Security Instrument was
recorded in the records of MADISON
County, Iowa at BOOK 2017 PAGE 779 _____. The property is located
in MADISON _____ County at 1717 W SUMMIT,
WINTERSET, IA 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 5 _____.)

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE APART
HEREOF.

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 500,000.00 . 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.)*

MORTGAGE AMOUNT INCREASED TO \$500,000

MAXIMUM OBLIGATION LIMIT. The total principal amount secured by the Security Instrument at any one time will not exceed \$ 500,000.00 which is a \$ 100,000.00 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:

Tracy Hoover 9/15/17
(Signature) TRACY A. HOOVER (Date)

Sharon Hoover by Tracy Hoover POA 9/15/17
(Signature) SHARON HOOVER (Date)

(Signature) (Date)

LENDER: AMERICAN STATE BANK - WINTERSET

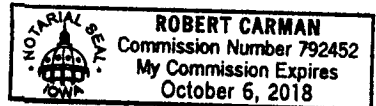
By Robert Carman VP
ROBERT CARMAN, VICE PRESIDENT

ACKNOWLEDGMENT:

(Individual) STATE OF IOWA, COUNTY OF MADISON } ss.
On this 15TH day of SEPTEMBER, 2017, before me, a
Notary Public in the state of Iowa, personally appeared TRACY A. HOOVER;
SHARON HOOVER, AS 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: 10-06-2018
(Seal)

Robert Carman
(Notary Public)
ROBERT CARMAN

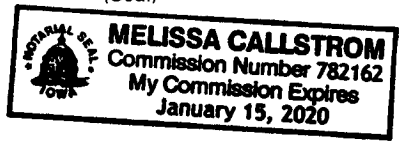


ACKNOWLEDGMENT:

(Lender) STATE OF IOWA, COUNTY OF MADISON } ss.
On this 15TH day of SEPTEMBER, 2017, before me, a
Notary Public in the state of Iowa, personally appeared ROBERT CARMAN
, 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)

Melissa Callstrom
(Notary Public)



Loan origination organization
NMLS ID
Loan originator
NMLS ID

EXHIBIT "A"

LEGAL DESCRIPTION:

A tract of land located in the Southeast Quarter ($\frac{1}{4}$) of the Southeast Quarter ($\frac{1}{4}$) of Section Thirty-five (35), Township Seventy-six (76) North, Range Twenty-eight (28) West of the 5th P.M., Madison County, Iowa, more particularly described as follows, to-wit: Commencing at a point 60 feet North and 430 feet West of the Southeast Corner of said Section Thirty-five (35), and running thence North 208.71 feet, thence West 208.71 feet, thence South 208.71 feet, thence East 208.71 feet to the place of beginning.



Handwritten signature or initials.