



Document 2018 2325

Book 2018 Page 2325 Type 04 001 Pages 5

Date 7/20/2018 Time 2:16:22PM

Rec Amt \$27.00

INDX
ANNO
SCAN

LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

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

Prepared By: AMERICAN STATE BANK
CONNIE L. SIEFKAS
809 NORTH JOHN WAYNE
DRIVE WINTERSET, IA 50273
Return To: 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 07-16-2018
_____. The parties and their addresses are:

MORTGAGOR: HUNTER N. DAVIS AND TAYLOR J. DAVIS, HUSBAND AND WIFE
618 WEST FREMONT STREET
WINTERSET, IA 50273

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 05-06-2016
_____ and recorded on 05-16-2016 _____. The Security Instrument was
recorded in the records of MADISON
County, Iowa at BOOK 2016 PAGE 1285 _____. 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 PAGE 5 OF 5.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 140,000.00
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 MORTGAGE AND MORTGAGE MODIFICATION SECURES A NOTE #388711
DATED JULY 16, 2018**

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

Hunter N. Davis 7-16-18
(Signature) HUNTER N. DAVIS (Date)

Taylor J. Davis 7-16-18
(Signature) TAYLOR J. DAVIS (Date)

(Signature) (Date)

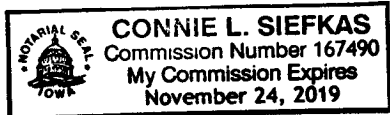
LENDER: AMERICAN STATE BANK - WINTERSSET

By *Connie L. Siefkas, Vice President*

ACKNOWLEDGMENT:

(Individual) STATE OF IOWA, COUNTY OF MADISON } ss.
On this 16TH day of JULY, 2018, before me, a
Notary Public in the state of Iowa, personally appeared HUNTER N. DAVIS;
TAYLOR J. DAVIS, 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.

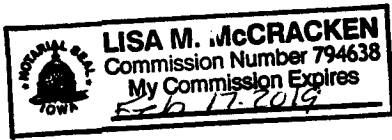
My commission expires: 11-24-2019
(Seal)



Connie L. Siefkas
(Notary Public)
CONNIE L. SIEFKAS

STATE OF IOWA)
) SS:
COUNTY OF MADISON)

On this 16th day of July, 2018, before me, a Notary Public in and for said county and state, personally appeared **CONNIE L. SIEFKAS** to me personally known, who being by me duly sworn, did say that she is **VICE PRESIDENT** (no seal has been procured by the said); that attached document was signed and sealed on behalf of said entity by authority of its board of directors/partners/members; and that **CONNIE L. SIEFKAS as such VICE PRESIDENT** acknowledged the execution of the attached document be the voluntary act and deed of said entity, by it and by them voluntarily executed.



Lisa Marie McCracken
Notary Public in and for the
State of Iowa

Loan origination organization AMERICAN STATE BANK – WINTERSET

NMLS ID 456467

Loan originator CONNIE L. SIEFKAS, VICE PRESIDENT

NMLS ID 473310

Commencing at the Northeast corner of Lot Three (3) in Burger's Four Acre Lot in Winterset, Madison County, Iowa, and running thence West 66 feet, thence South 132 feet, thence East 66 feet, thence North 132 feet, to the place of beginning.

