

Document 2018 3894

Book 2018 Page 3894 Type 04 002 Pages 4 Date 11/29/2018 Time 1:10:51PM

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INDX ANNO SCAN

LISA SMITH, COUNTY RECORDER MADISON COUNTY IOWA

CHEK

Prepared By: Charles Duane Gordon

611 W Hwy 92

Winterset, IA 50273

Phone: (515) 462 - 2161

Return To: Jayne Maxwell

611 W Hwy 92

Winterset, IA 50273

Full Legal Description Located on Page: 2

Lender Name Located on Page: 1

Grantor/Mortgagor/Borrower Name Located on Page: 1

Modification of Mortgage

The date of this Mortgage ("Security Instrument") is November 21, 2018.

Mortgagor

Logan T. Allen An unmarried individual 213 E. SOUTH

WINTERSET, IA 50273

Lender

Union State Bank Organized and existing under the laws of the state of Iowa

611 W Hwy 92 PO Box 110

Winterset, IA 50273

Date: November 21, 2018 **Loan Number:** 4260032421

Background. Mortgagor and Lender entered into a Security Instrument dated November 30, 2017 and recorded on December 1, 2017. The Security Instrument was recorded in the records of Madison County, Iowa at Book 2017 page 3779. The property is located in Madison County at 213 E South St. Winterset, IA 50273.

Described as: Lot Six (6) in Block Twenty-nine (29) of the Original Town of Winterset, Madison County, Iowa

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.

A promissory note between Lender and Logan T. Allen (the "Borrower") dated November 30, 2017 as modified by the loan modification agreement signed by Borrower and dated the same date as this Modification (the "Loan Modification Agreement"). The Loan Modification Agreement states that Borrower owes Lender Seventy nine thousand three hundred-two and 81/100 Dollars (U.S. \$79,302.81) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than January 30, 2019.

 \boxtimes **Maximum Obligation Limit.** The total principal amount secured by the Security Instrument at any one time will not exceed \$79,302.81 \boxtimes which is a \$697.19 \square increase \boxtimes 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.

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

Logan T. Allen

Som it all

Date

Lender **Union State Bank** a/an Iowa _ Corp. Charles D. Gordon VP JAYNE MAXWELL Acknowledgment Commission Number 734374 My Commission Expires State of Iowa County of Madison 11-23-18 This instrument was acknowledged before me on _____ Allen. My commission expires: Slo 20 Acknowledgment State of Iowa County of Madison VP of Union State Bank.

JAYNE MAXWELL Commission Number 734374 My Commission Expires

Loan Origination Organization: Union State Bank

NMLS ID: 435185

Loan Originator: Charles D. Gordon

NMLS ID: 471740