



Document 2019 745

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LISA SMITH, COUNTY RECORDER
MADISON COUNTY IOWA

CHEK

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

Prepared By: CONNIE L. SIEFKAS

$\frac{1}{1}$
AMERICAN STATE BANK
809 N JOHN WAYNE
DRIVE WINTERSET, IA 50273 PHONE #515-462-5090

$\frac{1}{1}$ Return To: CONNIE L. SIEFKASS
AMERICAN STATE BANK
809 N JOHN WAYNE
DRIVE WINTERSET, IA 50273

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 02-19-2019
_____. The parties and their addresses are:

MORTGAGOR: STEPHANIE L. MILLER, AN UNMARRIED INDIVIDUAL
119 EAST BUCHANAN
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
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA
P.O. BOX 463
OSCEOLA, IA 50213

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 11-29-2016
_____ and recorded on 12-06-2016 _____. The Security Instrument was
recorded in the records of MADISON
County, Iowa at BOOK 2016 PAGE 3723 _____. The property is located
in MADISON _____ County at 119 EAST BUCHANAN,
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 _____.)

LOT SEVEN (7) OF BLOCK THIRTEEN (13) OF PITZER & KNIGHT'S ADDITION TO
THE TOWN OF WINTERSET, MADISON COUNTY, IOWA AND THE VACATED ALLEY
LYING NORTH OF SAID LOT SEVEN (7)



NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 35,000.00
. 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 MODIFICATION SECURES A NOTE #398067 DATED FEBRUARY 19, 2019

☐ **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:

Stephanie L Miller 2-19-19
(Signature) STEPHANIE L. MILLER (Date)

(Signature) (Date)

(Signature) (Date)

LENDER: AMERICAN STATE BANK

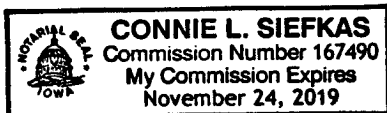
By Connie Lefo, Vice President

ACKNOWLEDGMENT:

(Individual) STATE OF IOWA _____, COUNTY OF MADISON _____ } ss.
On this 19TH day of FEBRUARY, 2019, before me, a
Notary Public in the state of Iowa, personally appeared STEPHANIE L. MILLER,
AN UNMARRIED INDIVIDUAL 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 Lefo
(Notary Public)
CONNIE L. SIEFKAS

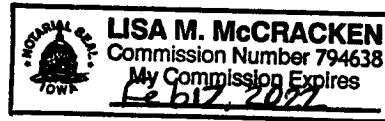
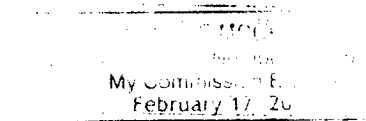
ACKNOWLEDGMENT:

(Lender) STATE OF IOWA COUNTY OF Madison } ss.
On this 14th day of February, before me, a
Notary Public in the state of Iowa, personally appeared
Cynthia Lea Siefkas, 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

acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires:
(Seal)

Lisa M. McCracken
(Notary Public)



Loan origination organization American State Bank
NMLS ID 456467
Loan originator Cynthia Lea Siefkas
NMLS ID 473310