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DEBORAH L PEYTON, RECORDER/REGISTRAR  
DELAWARE COUNTY IOWA

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

Prepared By: ROSEMARY DREES  
FARMERS & MERCHANTS SAVINGS BANK  
101 E. MAIN ST. PO BOX 588, MANCHESTER, IA 52057 (563) 927-4475  
Return To: FARMERS & MERCHANTS SAVINGS BANK  
101 E. MAIN ST. PO BOX  
588 MANCHESTER, IA 52057

**MODIFICATION OF OPEN-END MORTGAGE**

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is 05-27-2015  
\_\_\_\_\_. The parties and their addresses are:

**MORTGAGOR:** MAHLON H. WILSON  
2252 275TH STREET  
DELHI, IA 52223

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

**LENDER:** FARMERS & MERCHANTS SAVINGS BANK  
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA  
101 E. MAIN ST. PO BOX 588  
MANCHESTER, IA 52057

**BACKGROUND.** Mortgagor and Lender entered into a Security Instrument dated 06-09-2004  
\_\_\_\_\_ and recorded on 06-09-2004 \_\_\_\_\_. The Security Instrument was  
recorded in the records of DELAWARE  
County, Iowa at BOOK 2004 PAGE ~~2008~~ 2088 \_\_\_\_\_. The property is located  
in DELAWARE \_\_\_\_\_ County at 2252 275TH STREET, DELHI,  
IA 52223 \_\_\_\_\_.

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-EXHIBIT "A" DATED 5/27/2015.)

**NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ UNLIMITED 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.)*

**MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ UNLIMITED  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:**

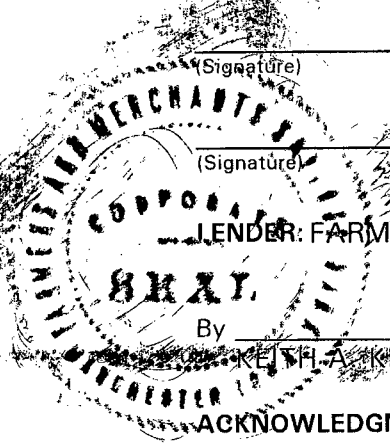
Mahlon H. Wilson  
(Signature) MAHLON H. WILSON (Date)

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

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

LENDER: FARMERS & MERCHANTS SAVINGS BANK

By Keth A. Kramer  
KETH A. KRAMER, EXECUTIVE VICE PRESIDENT



**ACKNOWLEDGMENT:**

(Individual) STATE OF IOWA, COUNTY OF DELAWARE } ss.  
On this 27TH day of MAY, 2015, before me, a  
Notary Public in the state of Iowa, personally appeared MAHLON H. WILSON

\_\_\_\_\_ 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)

Rosemary Drees  
(Notary Public)

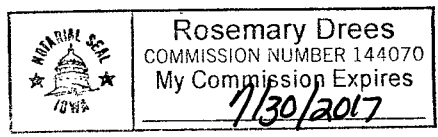




EXHIBIT "A"

THE EAST EIGHTEEN AND TWO-THIRDS ( $E \frac{2}{3}$ ) ACRES OF THE SOUTHWEST QUARTER ( $SW \frac{1}{4}$ ) OF THE SOUTHEAST QUARTER ( $SE \frac{1}{4}$ ), AND THE SOUTH ONE-THIRD ( $S \frac{1}{3}$ ) OF THE SOUTHEAST QUARTER ( $SE \frac{1}{4}$ ) OF THE SOUTHEAST QUARTER ( $SE \frac{1}{4}$ ), ALL IN SECTION ONE (1); AND THE EAST ONE-HALF ( $E \frac{1}{2}$ ) OF THE NORTHEAST QUARTER ( $NE \frac{1}{4}$ ) AND THE EAST ONE-FOURTH ( $E \frac{1}{4}$ ) OF THE WEST ONE-HALF ( $W \frac{1}{2}$ ) OF THE NORTHEAST QUARTER ( $NE \frac{1}{4}$ ), ALL IN SECTION TWELVE (12); ALL IN TOWNSHIP EIGHTY-SEVEN (87) NORTH, RANGE FIVE (5), WEST OF THE FIFTH P.M.