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Daneen Schindler, RECORDER/REGISTRAR  
DELAWARE COUNTY IOWA

*ch* State of Iowa \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_  
(X) Prepared By: TRACI WORCESTER

FARMERS & MERCHANTS  
SAVINGS BANK-

MANCHESTER 101 E MAIN STREET PO BOX 588, MANCHESTER, IA 52057 (563) 927

Return To: FARMERS & MERCHANTS

SAVINGS BANK-

MANCHESTER

101 E MAIN STREET PO BOX 588 MANCHESTER, IA 52057

### MODIFICATION OF OPEN-END MORTGAGE

**DATE AND PARTIES.** The date of this Real Estate Modification (Modification) is 01-28-2019  
\_\_\_\_\_. The parties and their addresses are:

**MORTGAGOR:** BRUCE A. HELLE AND GAIL S. HELLE, HUSBAND & WIFE  
1838 180TH ST  
MANCHESTER, IA 52057

☐ 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-MANCHESTER  
101 E MAIN STREET PO BOX 588  
MANCHESTER, IA 52057

**BACKGROUND.** Mortgagor and Lender entered into a Security Instrument dated 08-01-2018  
\_\_\_\_\_ and recorded on 08-13-2018 \_\_\_\_\_. The Security Instrument was  
recorded in the records of DELAWARE  
County, Iowa at DOCUMENT 2018-2291 \_\_\_\_\_. The property is located  
in DELAWARE \_\_\_\_\_ County at 1736 145TH AVE,  
MANCHESTER, IA 52057 \_\_\_\_\_.

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 \_\_\_\_\_.)

WEST HALF OF NORTH EAST QUARTER OF SECTION ELEVEN, TOWNSHIP EIGHTY-  
NINE NORTH, RANGE SIX WEST OF THE FIFTH P.M., DELAWARE COUNTY, IOWA.

**NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 300,000.00**  
**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.)*

☒ **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by the Security Instrument at any one time will not exceed \$ 300,000.00 ☒ which is a \$ 150,000.00 ☒ 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:**

B. Helle  
(Signature) BRUCE A. HELLE (Date)

Gail S. Helle  
(Signature) GAIL S. HELLE (Date)

(Signature) (Date)

**LENDER: FARMERS & MERCHANTS SAVINGS BANK-MANCHESTER**

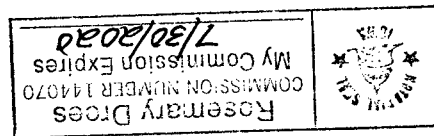
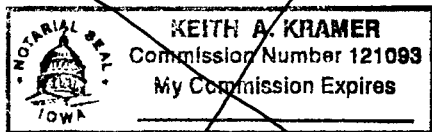
By Keith A. Kramer  
KEITH A. KRAMER, EXECUTIVE VICE PRESIDENT

**ACKNOWLEDGMENT:**

(Individual) STATE OF IOWA, COUNTY OF DELAWARE } ss.  
On this 28TH day of JANUARY, 2019, before me, a  
Notary Public in the state of Iowa, personally appeared BRUCE A. HELLE; GAIL  
S. HELLE, HUSBAND & 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:  
(Seal)

Rosemary Drees  
(Notary Public)

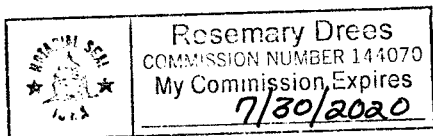


**ACKNOWLEDGMENT:**

(Lender) STATE OF IOWA \_\_\_\_\_, COUNTY OF DELAWARE \_\_\_\_\_} ss.  
On this 28TH \_\_\_\_\_ day of JANUARY, 2019 \_\_\_\_\_, before me, a  
Notary Public in the state of Iowa, personally appeared KEITH A KRAMER  
\_\_\_\_\_, to me personally known, who  
being by me duly sworn or affirmed did say that person is EXECUTIVE 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  
EXECUTIVE 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)

Rosemary Drees  
(Notary Public)



Loan origination organization  
NMLS ID  
Loan originator  
NMLS ID