



Book 2021 Page 2644

Document 2021 2644 Type 04 008 Pages 5
Date 7/22/2021 Time 10:19:43AM
Rec Amt \$27.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

____ State of Iowa _____ Space Above This Line For Recording Data _____
Prepared By: LAURA A. FRANA

COMMUNITY BANK OF
OELWEIN

150 FIRST STREET SE, OELWEIN, IA 50662 (319) 283-4000

Return To: COMMUNITY BANK OF
OELWEIN

150 FIRST STREET SE

PO BOX 71 OELWEIN, IA 50662

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 06-25-2021
_____. The parties and their addresses are:

MORTGAGOR: LESLIE L. OHL, AN UNMARRIED INDIVIDUAL
1295 120TH STREET
STRAWBERRY POINT, IA 52076

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

LENDER: COMMUNITY BANK OF OELWEIN
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF IOWA
150 FIRST STREET SE
PO BOX 71
OELWEIN, IA 50662

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 09-04-2020
_____ and recorded on 09-14-2020 _____. The Security Instrument was
recorded in the records of DELAWARE
County, Iowa at BOOK 2020 PAGE 3137 _____. The property is located
in DELAWARE _____ County at 1295 120TH STREET,
STRAWBERRY POINT, IA 52076 _____.

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 EXHIBIT A _____.)

NOTICE: THIS MORTGAGE SECURES CREDIT IN THE AMOUNT OF \$ 200,000.00
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.)*

INCREASE MORTGAGE AMOUNT TO \$200,000.

☐ **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:

Leslie L. Ohl
(Signature) LESLIE L. OHL (Date)

(Signature) (Date)

(Signature) (Date)

LENDER: COMMUNITY BANK OF OELWEIN

By Laura A. Frana
LAURA A. FRANA, REAL ESTATE LOAN OFFICER

ACKNOWLEDGMENT:

(Individual) STATE OF IOWA, COUNTY OF FAYETTE } ss.
On this 25TH day of JUNE, 2021, before me, a
Notary Public in the state of Iowa, personally appeared LESLIE L. OHL, 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: 04-07-2022

(Seal)

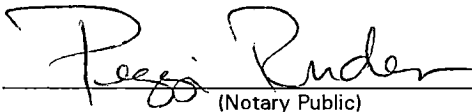
Laura A. Frana
(Notary Public)
LAURA FRANA



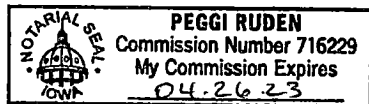
ACKNOWLEDGMENT:

(Lender) STATE OF IOWA, COUNTY OF FAYETTE } ss.
On this 25TH day of JUNE, 2021, before me, a
Notary Public in the state of Iowa, personally appeared LAURA A. FRANA
_____, to me personally known, who
being by me duly sworn or affirmed did say that person is REAL ESTATE LOAN
OFFICER 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 LOAN OPERATIONS OFFICER and the said
REAL ESTATE LOAN OFFICER
acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires: 04-26-2023
(Seal)



(Notary Public)
PEGGI RUDEN



Loan origination organization
NMLS ID
Loan originator
NMLS ID

EXHIBIT A

Lot Two (2) of Circle B Subdivision; in the Northeast Quarter of the Southeast Quarter Section 9 and in the Northwest Quarter of the Southwest Quarter and in the Northeast Quarter of the Southwest Quarter and in the Northwest Quarter of the Southeast Quarter Section 10, Township 90 North, Range 6 West of the 5th P.M., Delaware County, Iowa, according to plat recorded in Book 2020, Page 2136.