



Book 2022 Page 1877

Document 2022 1877 Type 04 008 Pages 4

Date 6/16/2022 Time 2:37:21PM

Rec Amt \$22.00

Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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

Prepared By: KATIE A. HUBBARD

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 06-09-2022

_____. The parties and their addresses are:

MORTGAGOR: ALLEN MONAGHAN and KEILA R. MONAGHAN, HUSBAND & WIFE
1619 180TH AVE
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

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 04-11-2006 and recorded on 05-31-2006. The Security Instrument was

recorded in the records of DELAWARE

County, Iowa at BOOK 2006 PAGE 1958

_____. The property is located

in DELAWARE

County at 1619 180TH AVENUE,

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 _____.)

PARCEL B, PART OF THE NORTHEAST QUARTER (NE1/4) OF THE NORTHEAST QUARTER (NE1/4) OF SECTION FIVE (5), TOWNSHIP EIGHTY-NINE NORTH (T89N), RANGE FIVE WEST (R5W) OF THE FIFTH PRINCIPAL MERIDIAN, DELAWARE COUNTY, IA

REAL ESTATE MODIFICATION-IOWA

Expers® © 2001 Bankers Systems, Inc., St. Cloud, MN Form MMOD-IA 2/1/2013

(page 1 of 4)

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.)*

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.

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:

Allen Monaghan
(Signature) ALLEN MONAGHAN

6/12/22
(Date)

Keila R. Monaghan
(Signature) KEILA R. MONAGHAN

6/12/22
(Date)

(Signature)

(Date)

LENDER: FARMERS & MERCHANTS SAVINGS BANK

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

ACKNOWLEDGMENT:

(Individual) STATE OF Iowa, COUNTY OF DELAWARE } ss.
On this 9th day of June, 2022, before me, a
Notary Public in the state of Iowa, personally appeared ALLEN MONAGHAN;
KEILA R. MONAGHAN, 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)

Katie A. Hubbard
(Notary Public)



ACKNOWLEDGMENT:

(Lender) STATE OF Iowa, COUNTY OF DELAWARE } ss.
On this 9th day of June, 2022, 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)

Katie A. Hubbard
(Notary Public)



Loan origination organization
NMLS ID
Loan originator
NMLS ID