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Daneen Schindler, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

State of Iowa

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Prepared By: KAYLA L. PIKE

FARMERS & MERCHANTS
SAVINGS BANK

111 E FIRST STREET MONTICELLO, IA 52310

Return To: FARMERS & MERCHANTS

SAVINGS BANK

111 E FIRST STREET

MONTICELLO, IA 52310

MODIFICATION OF OPEN-END MORTGAGE

DATE AND PARTIES. The date of this Real Estate Modification (Modification) is 08-31-2022

. The parties and their addresses are:

MORTGAGOR: DANIEL W. BEITZ and SHAWNA M. BEITZ, HUSBAND AND WIFE
2317 315TH STREET
HOPKINTON, IA 52237

☐ 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

111 E FIRST STREET

MONTICELLO, IA 52310

BACKGROUND. Mortgagor and Lender entered into a Security Instrument dated 11-08-2021 and recorded on 01-14-2022. The Security Instrument was

recorded in the records of DELAWARE

County, Iowa at BOOK 2022 PAGE 174

. The property is located in DELAWARE County at 2607 PHEASANT ROAD,

HOPKINTON, IA 52237

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.)

THE SOUTH FIVE HUNDRED SIXTY THREE (563.0) FEET OF THE NORTH THREE-FOURTHS (N3/4) OF THE NORTHWEST QUARTER (NW1/4) OF THE NORTHWEST QUARTER (NW1/4) OF SECTION FOURTEEN (14), TOWNSHIP EIGHTY SEVEN (87) NORTH, RANGE FOUR (4) WEST OF THE FIFTH PRINCIPAL MERIDIAN.

REAL ESTATE MODIFICATION-IOWA

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

(page 1 of 4)

Handwritten:
5/20/22
FHM Bank
310 W. Main
Lunenburg IA
52305

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.

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:


(Signature) DANIEL W. BEITZ

8/31/22
(Date)


(Signature) SHAWNA M. BEITZ

8/31/22
(Date)

(Signature)

(Date)

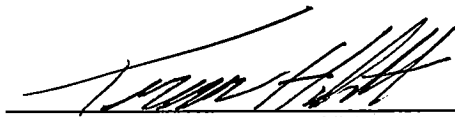
LENDER: FARMERS & MERCHANTS SAVINGS BANK

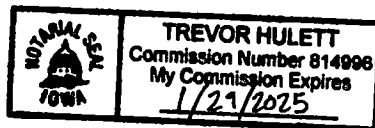
By 
TREVOR HULETT, BUSINESS BANKER

ACKNOWLEDGMENT:

(Individual) STATE OF Iowa, COUNTY OF DELAWARE } ss.
On this 31st day of August, 2022, before me, a
Notary Public in the state of Iowa, personally appeared DANIEL W. BEITZ;
SHAWNA M. BEITZ, HUSBAND AND 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)


(Notary Public)



ACKNOWLEDGMENT:

(Lender) STATE OF Iowa, COUNTY OF DELAWARE } ss.
On this 31st day of August, 2022, before me, a
Notary Public in the state of Iowa, personally appeared TREVOR HULETT
_____, to me personally known, who
being by me duly sworn or affirmed did say that person is BUSINESS BANKER
_____ 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
BUSINESS BANKER
acknowledged the execution of said instrument to be the voluntary act and deed of
said entity by it voluntarily executed.

My commission expires:
(Seal)

Traci Worcester
(Notary Public)



Loan origination organization
NMLS ID
Loan originator
NMLS ID

EXHIBIT A

THE SOUTH FIVE HUNDRED SIXTY THREE (563.0) FEET OF THE NORTH THREE-FOURTHS ($N \frac{3}{4}$) OF THE NORTHWEST QUARTER ($NW \frac{1}{4}$) OF THE NORTHWEST QUARTER ($NW \frac{1}{4}$) OF SECTION FOURTEEN (14), TOWNSHIP EIGHTY SEVEN (87) NORTH, RANGE FOUR (4) WEST OF THE FIFTH PRINCIPAL MERIDIAN.