

Recorded: 3/29/2023 at 12:23:15.0 PM
County Recording Fee: \$17.00
Iowa E-Filing Fee: \$3.00
Combined Fee: \$20.00
Revenue Tax:
Delaware County, Iowa
Daneen Schindler RECORDER
BK: 2023 PG: 676

FOR RECORDER'S USE ONLY

Prepared By: BAILEY MITCHELL, MidWestOne Bank, 102 S. Clinton Street, Iowa City, IA
52244-1700, (319) 356-5800

RECORDATION REQUESTED BY:

MidWestOne Bank, Dyersville, 301 1st Ave. E, Dyersville, IA 52040-1204

WHEN RECORDED MAIL TO:

MidWestOne Bank, Dyersville, 301 1st Ave. E, Dyersville, IA 52040-1204

MODIFICATION OF MORTGAGE

The names of all Grantors (sometimes "Grantor") can be found on page 1 of this Modification. The names of all Grantees (sometimes "Lender") can be found on page 1 of this Modification. The property address can be found on page 1 of this Modification. The legal description can be found on page 1 of this Modification. The related document or instrument number can be found on page 1 of this Modification.

THIS MODIFICATION OF MORTGAGE dated March 24, 2023, is made and executed between TERRY R. KLOSER and ALTA D. KLOSER; HUSBAND AND WIFE (referred to below as "Grantor") and MidWestOne Bank, whose address is 301 1st Ave. E, Dyersville, IA 52040-1204 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated June 27, 2013 (the "Mortgage") which has been recorded in DELAWARE County, State of Iowa, as follows:

MORTGAGE RECORDED JULY 5, 2013 IN THE OFFICE OF THE DELAWARE COUNTY RECORDER AS BOOK 2013, PAGE 2264, AS THE SAME MAY HAVE BEEN AMENDED OR MODIFIED THEREAFTER.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in DELAWARE County, State of Iowa:

THE WEST HALF (W 1/2) OF LOTS SIX (6) AND EIGHT (8), BLOCK ONE (1), GREELEY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK E L.D., PAGES 320-321.

The Real Property or its address is commonly known as 106 E 2ND ST, GREELEY, IA 52050.

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

THE MATURITY DATE OF THE MORTGAGE IS HEREBY EXTENDED TO 03/25/2033.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MODIFICATION OF MORTGAGE
(Continued)

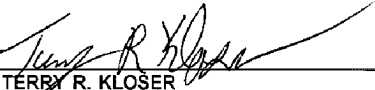
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ARTICLES OF MERGER. MidWestOne Bank is formerly known as and is the successor to Iowa State Bank & Trust Company, Mahaska State Bank, Central Valley Bank, Pella State Bank, MidWestOne Bank & Trust, American Bank & Trust, American Trust & Savings Bank, First State Bank, First National Bank in Fairfield and First National Bank in Muscatine and is the holder of the instrument described above.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MARCH 24, 2023.

GRANTOR ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS MODIFICATION OF MORTGAGE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

GRANTOR:

x  3/24/23
TERRY R. KLOSER

x  3/24/23
ALTA D. KLOSER

LENDER:

MIDWESTONE BANK


x  SR. P.B.O. 3/24/23
Sheila M. Tegeler, Senior Personal Banking Officer

NOTICE OF WAIVER OF HOMESTEAD EXEMPTION

GRANTOR UNDERSTANDS THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE, AND THAT BY SIGNING THIS MODIFICATION, GRANTOR VOLUNTARILY GIVES UP GRANTOR'S RIGHT TO THIS PROTECTION FOR THIS MORTGAGED PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS MODIFICATION. DATED MARCH 24, 2023.

GRANTOR:

x  3/24/23
TERRY R. KLOSER

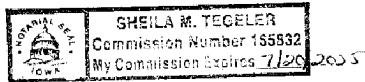
x  3/24/23
ALTA D. KLOSER

MODIFICATION OF MORTGAGE
(Continued)

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on March 24th, 2023 by TERRY R. KLOSER and ALTA D. KLOSER, HUSBAND AND WIFE.



Sheila M. Tegeler
Notary Public in and for the State of Iowa
My commission expires 7/20/2025

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on March 24th, 2023 by Sheila M. Tegeler as Senior Personal Banking Officer of MidWestOne Bank.



Betsy Ostwinkle
Notary Public in and for the State of Iowa
My commission expires 3/26/25