

Recorded: 5/23/2023 at 1:31:56.0 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: 1124

FOR RECORDER'S USE ONLY

Prepared By: **JODI MAZZA, DUBUQUE BANK AND TRUST COMPANY, 1398 CENTRAL AVE, DUBUQUE, IA 52004-0778, (563) 589-2000**

RECORDATION REQUESTED BY:
DUBUQUE BANK AND TRUST COMPANY, MAIN BANK, 1398 CENTRAL AVE, PO BOX 778, DUBUQUE, IA 52004-0778

WHEN RECORDED MAIL TO:
DUBUQUE BANK AND TRUST COMPANY, MAIN BANK, 1398 CENTRAL AVE, PO BOX 778, DUBUQUE, IA 52004-0778

MODIFICATION OF MORTGAGE



0740

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 May 10, 2023, is made and executed between DAVID J KELCHEN, whose address is 505 1ST ST SE, FARLEY, IA 52046 and JILL A KELCHEN, whose address is 505 1ST ST SE, FARLEY, IA 52046; HUSBAND AND WIFE (referred to below as "Grantor") and DUBUQUE BANK AND TRUST COMPANY, whose address is 1398 CENTRAL AVE, PO BOX 778, DUBUQUE, IA 52004-0778 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated May 10, 2018 (the "Mortgage") which has been recorded in DELAWARE County, State of Iowa, as follows:

RECORDED ON 05/17/2018 IN DELAWARE COUNTY, IOWA IN BOOK 2018, PAGE 1337.

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

LOT TWENTY-NINE (29) OF WESTRIDGE ESTATES 9TH ADDITION IN THE CITY OF DYERSVILLE, DELAWARE COUNTY, IOWA, ACCORDING TO PLAT RECORDED IN BOOK 2013, PAGE 2395, SUBJECT TO EASEMENT OF RECORD

The Real Property or its address is commonly known as 933-937 8TH ST S, DYERSVILLE, IA 52040.

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

LENDER AND GRANTOR AGREE TO AMEND THE NOTE PARAGRAPH AS FOLLOWS:

NOTE. THE WORD "NOTE" MEANS THE PROMISSORY NOTE DATED MAY 10, 2023, IN THE ORIGINAL AMOUNT OF \$225,000.00 FROM GRANTOR TO LENDER, TOGETHER WITH ALL RENEWALS OF, EXTENSIONS OF, MODIFICATIONS OF, REFINANCINGS OF, CONSOLIDATIONS OF, AND SUBSTITUTIONS FOR THE PROMISSORY NOTE OR AGREEMENT. THE MATURITY DATE OF THE NOTE IS MAY 10, 2028.

**MODIFICATION OF MORTGAGE
(Continued)**

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 endorser 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.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED MAY 10, 2023.

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


GRANTOR:

X 
 DAVID J. KELCHEN

X 
 JILL A. KELCHEN

LENDER:

DUBUQUE BANK AND TRUST COMPANY

X 
 Authorized Signer

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on May 19, 20 23 by DAVID J KELCHEN and JILL A KELCHEN, HUSBAND AND WIFE.


 Notary Public in and for the State of Iowa
 My commission expires 3-18-2025



MODIFICATION OF MORTGAGE
(Continued)

LENDER ACKNOWLEDGMENT

STATE OF Iowa)
) SS
COUNTY OF Dubuque)

This record was acknowledged before me on May 19, 20 23 by Jacob Blunt as Business Banker of DUBUQUE BANK AND TRUST COMPANY.

Deanne E Hayes
Notary Public in and for the State of Iowa
My commission expires 3-18-2025

